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ABSTRACT

This study compares the amount parents proposed to contribute to their child's education and the amount they can reasonably be expected to pay, based on two separate financial formulas. The two formulas are the consensus methodology developed by the National Task Force on Student Aid Problems (the Keppel Commission) and that of the family contribution schedule for the Basic Educational Opportunity Grant program. The data were drawn from the need analysis documents filed with the College Scholarship Service by 10,000 dependent students. The study found substantial variations between what is expected and what is offered by parents. As family income increased, the percentage of families willing to contribute what was expected decreased and the dollar-value difference between expectation and offer increased. These and other findings may have implications for students' access to, choice in, and retention in postsecondary education. (MSE)

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The Willingness of Parents To Contribute To Postsecondary Educational Expenses

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U S DEPARTMENT OF HEALTH, EDUCATION & WELFARE
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Abstract

The award of financial assistance to dependent students enrolled in post-secondary education in the United States typically involves the calculation of a "reasonable" amount which can be expected from the income and assets of the parents. Two methodologies are commonly used to calculate this parental contribution: the "consensus methodology" developed by the National Task Force on Student Aid Problems (the Keppel Commission) and that of the "Family Contribution Schedule" of the Basic Educational Opportunity Grant Program. This study examines the relationship between the calculations of those two methodologies and the amount that parents actually state they are willing to provide.

A sample of 10,000 dependent students was drawn from the population who filed a need analysis document with the College Scholarship Service during the 1976-77 processing year. For each case the parental willingness, the consensus methodology contribution, and the BEOG contribution were calculated. Various other demographic and financial data were reviewed in a bi-variate analysis to identify groups of students and families for whom the calculated contributions varied from the stated willingness. Two sub-populations were studied: first-year students for whom the parental willingness might be considered to be unconditioned by prior need analysis or prior experience with paying for postsecondary education, and those who asked that the results of their need analysis be sent to only a single postsecondary institution for whom the parental willingness might be considered to be specific to the institution, its programs, and its charges.

Analysis of the characteristics of the population identified a slight over-representation of families from the Western states and a corresponding under-representation of families from the New England and Middle States areas. Because of the large number of low-income single-parent families in the West this geographical bias produced an income distribution which included more low-income families than would be found if the sample were completely representative. Further, the sample includes only families who submitted need analysis documents with CSS and consequently may not represent the entire population of candidates for financial aid. The findings should be reviewed with these factors in mind.

The study found substantial variations between what is expected and what is offered by parents. The mean amount offered was $422; the mean expected contribution according to the consensus methodology was $762 and that expected by the BEOG methodology $1,293. As income increased, the percentage of families who were willing to contribute what was expected decreased and the dollar-value difference between expectation and offer increased. Among families with incomes of less than $6,000 between 3 percent (consensus methodology) and 13 percent (BEOG methodology) offered less than expected and the mean difference between willingness and offer was just over $500 (both methodologies). Among families with incomes in excess of $30,000 between 93 percent (consensus methodology) and 98 percent (BEOG) offered less than expected with the mean difference between $3,800 and $4,100.

For all students whose families were not willing to contribute what was expected the mean "under-willingness" was $1,325 compared with the consensus methodology expectations and $1,494 compared with the BEOG methodology. That can be translated into between 13 and 15 hours of employment at $3.00 per hour every week during a 34-week academic year.

One of the basic assumptions of both methodologies is that families with assets will be able to contribute more than families with the same income but no assets. The data of this study showed that within the same income group there was an increase in willingness as assets increased but neither the percentage of families willing to contribute nor the amount they said they were willing to contribute increased as much as would be expected.

It was expected that there would be an increase in correspondence between willingness and calculated ability to pay when the latter was controlled for the cost of education and the amount the student was able to provide from his/her own resources. This was not found, apparently because of a remarkable correspondence between increases in family income (and calculated ability) and the expense of education at the institution named by the student. This resulted in very few families who were expected to contribute more than the cost of education.

Parents of freshmen were found to be more likely to offer some contribution (i.e. fewer reported zero willingness) but were less likely to contribute as much as expected.

The scope of this study did not include investigation of the elements of the methodologies which might account for the differences observed but three tentative observations were drawn:

1. It would appear that the threshold point at which a contribution is first expected is higher than the point at which families believe they are able to make a contribution. This difference appears to be greater in the Basic Grant methodology than in the consensus methodology.

2. It would appear that the amount of contributions expected from parental assets are greater than those that families believe their "asset strength" permits them to provide.

3. There are indications that the differences between expected contributions from assets and the amounts offered by the families relate to the taxation of equity in the family residence.

Regardless of the reasons, there are substantial differences between what aid administrators expect parents of dependent students to do and what the parents say they are willing to do. To the extent that these differences are not made up by increased aid awards they can contribute significantly to reduced access to, choice among, and retention in postsecondary education.

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Chapter 1: Introduction

Financial aid is one of the chief mechanisms used by the Federal government to reach its goals of equal access to, choice among, and retention in post-secondary education. Substantially all of that financial aid is awarded on the basis of "determined financial need;" one of the primary assumptions in the determination of financial need is that the parents have the primary responsibility for financing their children's postsecondary education.

A considerable portion of the effort of economists concerned with the financing of postsecondary education has been directed toward the development of a fair and equitable system for determining what this "reasonable contribution" from parents should be. One of the major outcomes of the National Task Force on Student Aid Problems[1] was the development of a "consensus methodology" for determining ability to pay for postsecondary education. This methodology takes into consideration the income, assets, family size, age, and expenditure patterns of parents in determining their expected contribution. This methodology is used by the major private need analysis services and is generally the standard by which parental ability is calculated by state and institutional aid administrators.

Another standard used to determine eligibility for aid is the "family contribution schedule" of the Federal Basic Educational Opportunity Grant (BEOG) Program. The BEOG Family Contribution Schedule is developed annually by the Office of Education and approved by the Congress. Some

institutional aid programs use the Family Contribution Schedule in determining the parental contribution to be expected.

In the final analysis, however, it is not the contribution calculated by either of these systems which determines the financial need of a student. That real need is determined by the difference between the actual expenses of the student and the amount that the parents actually are willing to contribute. And in spite of the implicit assumption on the part of aid program administrators that parental willingness and parental ability (as calculated by the need analysis systems) are the same, little is actually known about the relationship of willingness and ability.

How Much is Necessary?

Both the National Task Force and BEOG systems for calculating parental ability are somewhat divorced from the reality of financing postsecondary education. Parental contributions, for example, are calculated to values at least as high as $9,999 per year. In reality no parent will be required to contribute more than the actual expenses of the student at the particular institution. For the 1977-78 academic year the estimated mean total budget for students living on campus at private four-year institutions was only $4,811.[2] Effectively, then, the maximum contribution which a parent should find it necessary to make, regardless of ability, would average only that amount. For students enrolled at less expensive public two- and four-year institutions the necessary contribution would be lower;

for those enrolled in higher cost institutions it would be higher. So a major determinant of the "necessary" contribution is the student expense budget at the institution which the student attends. (Or the actual outlays required to maintain the student).

The necessary parental contribution may also be reduced through the efforts of the student him/herself. There is some indication that the parents may play a waiting game -- agreeing to help as needed after all other sources of support have been tapped. The "student contribution" may be a second determinant of the amount that the parents are actually required to contribute. Neither the BEOG nor National Task Force systems for calculating the parental ability to pay take into account the maximum budgets or the student contributions which may, in fact, make it possible for parents to contribute less than had been expected.

Finally, parents may adjust their "offer" in anticipation of (or in an attempt to influence the amount of) offered financial aid or may adjust their offer in response to offered aid.

What is Known About Willingness and Ability?

In 1973, Nelson[3] analyzed the responses of more than 21,000 undergraduate students to the College Board's Student Resource Survey (SRS) to compare the student-reported parental contribution with the CSS-calculated and necessary contributions. He found that what the parents really did was very close to what it was necessary for them to do. For all students in

his sample about 62 percent of the parents contributed amounts equal to or greater than that calculated to be necessary. Only 38 percent of the parents did not do what appeared necessary. He further found that the willingness of parents to contribute what was necessary was generally the same regardless of cost or institutional type.

There are indications, however, that the situation is changing. One reason is that institutional charges have increased significantly every year. Expected contributions which in the past might have been more than was necessary when actual costs were considered may now be quite necessary. The director of aid at one high-cost prestige institution[4*] described the situation by saying:

> "In the past as I have attempted to regale the particular advantages of an institution such as mine, I have talked in terms of the financial sacrifice which we have always asked of middle-income families at higher cost institutions. The amounts, however, which I have had to talk about in the last year or so have seemed to me to border on the ridiculous and to have gone beyond reasonable sacrifice."

Another change relates to the perceived value of education. Some economists[5] believe that many families who do not value education for its own sake but who were previously convinced that it was a worthwhile investment in their children's future (and, indirectly, in their own) are now no longer seeing that investment as so worthwhile. While they may be willing to have their children go to college they are no longer willing to make as great a contribution as they previously would have to make it possible for them to attend.

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* References are provided in Appendix C.

Finally, there have been attitudinal changes among parents concerning their responsibilities to their children. While the aid administrators continue to assume that parents have the primary responsibility, many of those parents are shifting the responsibility to their children or to the society. Windham [6] has observed that "changing parental attitudes have brought about a situation in which substantial numbers of parents feel that society and/or the student himself should bear a greater proportion (if not all) of the cost of higher education since society and the student are believed to be the most obvious long-run beneficiaries."

So What?

The relationship of ability and willingness is more than a political, social, theoretical, or philosophical issue. For students it is a basic survival issue. If the assumptions of aid programs and the behavior of parents are at odds the student may be in a position of embarrassing wealth (when the parents are willing to do more than is expected) or -- as is more usually the case -- facing insolvency in the middle of the year. An over-generous aid award may not produce any hardships for the recipient, but in a time of insufficient funding for student aid too much to one student will result in too little (or none) for another student. An insufficient aid offer may result in withdrawal from school, in excessive borrowing, in over-work, or in under-expenditure for necessary items. Even if withdrawal is avoided by other means the under-aided student probably will not perform at the optimum level.

In addition to the impact on students actually enrolled and receiving aid, unrealistic relationships between expectations and parental willingness will have a significant impact on efforts to recruit more middle- and lower-income family students into postsecondary education. If students begin with the knowledge that their parents can not or will not do what is expected of them they may discontinue efforts to obtain admission. An untold number of potential students may have been diverted away from postsecondary education because their parents told them there was no way they could provide the expected parental contribution.

The burden of parental unwillingness can be expected to fall most heavily on the middle-income family student. In analyzing the actual costs paid by students themselves, Leslie[7] observes that ". . . Clearly, a considerable portion of the higher net cost of middle-income students results from parental unwillingness to contribute as much as federal and state needs analyses determine they should. . . . Should the public compensate for the unwillingness of families to assume the responsibility for educating their offspring? On the other hand, should students be penalized for parental parsimony?"

This report uses data from the population of students filing need analysis documents with the College Scholarship Service (CSS) of the College Board to examine what parents say they are willing to do as compared with what the need analysis systems calculate that they should be able to do. It

seeks to provide data which can contribute to the solution of "the problem. . . of developing a program that takes into account the very legitimate concerns of the middle-income taxpayer while maintaining the . . . commitment to the poor and disadvantaged.[8]"

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Chapter 2: The Study Group

The data for this study were drawn from the files of the families who submitted need analysis documents to the College Scholarship Service (CSS) during the 1976-77 processing year, for awards to be made for the 1977-78 academic year. During that period, CSS processed two need analysis documents: the Parents' Confidential Statement (PCS) which is the traditional CSS document and the Financial Aid Form (FAF), a newer document developed in response to recommendations of the National Task Force on Student Aid Problems. A copy of each is reproduced in Appendix A.

The 1976-77 processing year was one of transition, with the PCS, used most heavily by institutions and agencies in the East and Midwest, being phased out in favor of the FAF, used most heavily in the West. For the 1977-78 processing year only the FAF would be made available. While both documents include all of the information necessary for the determination of parental ability to pay, the FAF was being adopted as the single common form which would be used by the majority of institutions and agencies. Since use of the PCS and FAF was optional with most institutions and agencies during 1976-77 both data files were included. Use of only one or the other file would have introduced a very substantial geographic bias. While the national volume of the two forms was nearly equal (1,306,977 PCS and 1,177,907 FAF through the end of May 1977) there were significant regional variations. In the New England region, for example, the PCS made up 78.5 percent

and the FAF 21.5 percent of the filing population; in the West the PCS represented only 6.5 percent of the total and the FAF 93.5 percent.

On the PCS, question 40 asks the students and parents to report the "Financial assistance from student's parents" actual for 1976-77 and estimated for 1977-78. Question 45 on the FAF asks for "Financial assistance from student's parents" for the calendar year 1976, summer 1977, and estimated academic year 1977-78. Both the PCS and FAF 1977-78 estimates were keypunched (together with the other information needed for the determination of both the National Task Force consensus methodology expected contributions and the BEOG expected family contribution).

Sampling

For this study, fixed interval samples of 50,000 cases each were drawn from the PCS and FAF files. Only dependent students for whom sufficient information had been provided to calculate a parental contribution (which might have been zero) were included. All identification data except city, state, and zip code were eliminated to preserve confidentiality of the data. All cases where the parental offer was non-numeric (i.e. blank) were eliminated. A second fixed interval sample was taken to reduce the remaining file to 10,000 cases. A tape layout of this study file is included as Appendix B, and a copy of the tape itself provided with this report. Table

1, below, shows the original PCS and FAF files and the study sample distributed by College Board region.

Table 1
Original Population and Study Sample
By Region

Region	Total Population				Study Sample	
	PCS	FAF	Total	%	Total	%
New England	268,037	73,297	341,334	13.74	831	8.31
Middle States	459,006	131,909	590,915	23.78	2.181	21.81
South	151,256	192,891	344,147	13.85	1,085	10.85
Midwest	359,971	309,244	669,215	26.93	2,326	23.26
Southwest	30,204	27,035	57,239	2.30	496	4.96
West	30,224	438,222	468,446	18.85	2,769	27.69
Other*	8,279	5,309	13,588	.55	312	3.12
	1,306,977	1,177,907	2,248,884	100.00	10,000	100.00

Calculations and Development of Study Groups

Each of these 10,000 records included (a) the National Task Force consensus methodology parental contribution, (b) the National Task Force consensus methodology student contribution, (c) the Basic Grant eligibility index, and (d) a measure of parental willingness as expressed by their offered support.

A portion of the final sample (58.8 percent) had indicated that the results of the need analysis be sent to only one postsecondary institution. For purposes of this study, this institution was presumed to be the one that the student actually planned to attend. Consequently, the parents' willingness could be considered as specific to that institution. For this portion

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* Puerto Rico (0.01% of the total) and foreign addresses (0.54% of the total) which, in subsequent regional analyses, are excluded.

of the study group it was possible to relate the parental willingness to an anticipated educational cost estimate. For these single-filer candidates weighted budgets were constructed using data from the College Board's management information system. On the basis of what is generally known about the student bodies at the institutions, the budgets were calculated under the following assumptions:

a. If the institution named was a public two-year school all students were considered to be commuters living at home and paying in-district tuition and fees.

b. If the institution named was a private institution 80 percent of the students were considered to be on-campus residents and 20 percent commuters living at home.

c. If the institution named was a public four-year school all students coming from a residence in another state were considered to be on-campus residents paying out-of-state tuition and fees. Students coming from residences within the state were considered to be paying in-state tuition and fees; 60 percent were considered to be on-campus residents and 40 percent commuters living at home.

As appropriate, the following measures comparing the parental willingness with calculated expected contributions were calculated:

1. Willingness minus BEOG parental contribution.

2. Willingness minus BEOG parental contribution limited to the weighted budget (available for single-filers only).

3. Willingness minus BEOG parental contribution limited to the weighted budget minus the BEOG student contribution (available for single-filers only).

4. Willingness minus the consensus methodology parental contribution.

5. Willingness minus the consensus methodology parental contribution limited to cost (available for single-filers only).

6. Willingness minus the consensus methodology parental contribution limited to cost minus student contribution and standard self-help expectation (available for single filers only).

It should be noted that calculated items 3 and 6 are not completely parallel. The BEOG methodology does not provide for any standard expectation of student "self-help," or contribution from prior savings or summer employment. The consensus methodology does include the following standards based on year-in-school:

Table 2

Consensus Methodology Standard Self-Help Expectations

Year in School	Expectation
Freshman or first	$500
Sophomore or second	600
Junior or third	700
Senior (fourth or fifth undergraduate)	700
Graduate or professional	700

Because some of the students in the sample file are not entering as freshmen or first year students, their parents' offer of willingness may to some extent be conditioned by previous institutional expectations. A separate analysis was performed on those who indicated that 1977-78 would be their first or freshman year. This sub-population included 40.5 percent of the study sample. Of these first-year filers 53.0 percent had applied only to a single institution.

In summary, then, there were three populations studied. The first, which will be described as "all filers," represented approximately 0.4 percent of all students who filed the PCS or FAF with the College Scholarship Service during the 1976-77 processing year. The second, which will be described as "single-filers," was a sub-set of 58.8 percent of the "all filers" group who indicated only one institution on the PCS or FAF. The third, which will be called "freshmen," was a sub-set of 40.5 percent of the "all filers" group who indicated that 1977-78 was their first year of postsecondary study. Of the freshmen 53.0 percent were also single-filers and thus included in that analysis.

Data Analysis

The raw data described in Appendix B were converted to interval groups and analyzed using the QUEST data processing system developed by the College Board. Cross-tabulations of items were prepared showing distributions, means, and standard deviations. The complete QUEST analyses of the study sample data are available in a three-volume technical supplement to this report.

Sample Representativeness

Analysis of the study sample by College Board region as compared with the known distribution of all filers indicated that the study sample was not completely representative geographically. New England, and to a smaller degree the Middle States and South, was under-represented in the study

sample; the West was over-represented. This appears to be due primarily to the imbalance of FAF-PCS filers in these regions. Each of the regional groups, with the possible exception of the Southwest, is large enough to permit meaningful statements to be made about the characteristics of the populations.

The regular summary statistics for the PCS and FAF filing populations are not produced until mid-Spring (1978). Consequently the distributions of filers on financial characteristics for the populations from which the study samples were drawn are not known. When compared with the available information on the 1975-76 year[9] it would appear that the study sample has an income distribution which includes more low-income families than would be found if the sample were completely representative.

Table 3

Comparative Distributions of Total Parental Income

Income Group*	1975-76 Filers	Study Sample
None	1.0%	1.3%
$1 to $15,000	60.0	65.9
$15,001 to $30,000	35.7	28.8
$30,001 and Above	3.3	4.0
Mean	$13,570	$12,788

* Distributions with smaller intervals are available for both populations. Differences in the intervals used to group the data, however, cause them to overlap only in these gross categories. Inspection of the more detailed distributions appear to support the conclusions reported here.

The next section of this chapter provides a detailed description of the study sample characteristics. It appears that the lower income and asset distributions are caused by the under-representation of the New England and Middle States regions (where mean incomes are significantly higher) and an over-representation of the West, where the substantial portions of low-income single-parent families produce a significantly lower mean income than is found in the other regions.

In interpreting the analyses which follow, the biases of the study sample should be kept in mind. First, the under-representation of high income families, where expected contributions are highest and consequently the spread between willingness and calculated ability potentially the greatest, may understate the real differences. Any "under-willingness" demonstrated by these data is probably a conservative estimate of the real under-willingness for the study group population. Second, only families who filed a need analysis document with the College Scholarship Service were included in the study group. Consequently it may not represent the entire population of families or students who were applying for aid.

Family Characteristics

There are three groups of families for whom willingness and expected ability will be compared. The first, all filers, includes the entire 10,000 sample described in the preceding sections of this chapter. The second, single filers, is a sub-set of 5,877 students who indicated only a single institution on the PCS or FAF submitted to CSS. For purposes of the study it is assumed

that this was the institution that the student planned to attend (as opposed to being one of several under consideration as would be true for students who had the PCS or FAF sent to multiple institutions). The third, freshmen, is an overlapping but different sub-set of 4,048 filers who indicated that they would be in their first year of postsecondary education.

The average family in the study group had 4.9 members (parents, student, and siblings). The single-filer group had slightly smaller families, with a mean of 4.8 members; the freshman group had slightly larger families with a mean of 5.0 members. Roughly one-third of all filers (32.7 percent) came from "big" families with six or more members. Only 5.1 percent of all of the families had nine or more members.

Among all filers just over three in ten families (30.8 percent) were headed by a single parent. Among single filers and freshmen there were smaller proportions of single-parent families, 28.8 percent and 27.3 percent respectively. There were notable variations in the percentages of single-parent families in the different regions, as shown in Table 4 on the following page. In the West more than four in ten families (43.0 percent) had only a single parent present while in the Northeast only two in ten (20.5 percent) were headed by a single parent.

Table 4

Percent of Single-Parent Families
By Region

Region	Single-Parent Families
Northeast	20.5%
Middle States	24.8
South	33.4
Southwest	30.2
Midwest	26.3
West	42.0
All Filers	30.8

In slightly more than half of all filers' families (52.8 percent) the applicant was the only family member who would be enrolled in postsecondary education during 1977-78. Exactly the same percentage of single filers would be the only family member in postsecondary education that year. Among freshmen, however, nearly six out of ten (59.2 percent) would be the only family member in postsecondary education in 1977-78.

Table 5, on the following page, shows the income distribution for all three study groups. The mean incomes are $12,788 for all filers, $13,755 for the single filers, and $13.770 for freshmen. The medians are lower: $11,245, $12,214, and $12,252 respectively. The differences between all filers and

the two sub-sets are statistically significant. Single filers and freshmen come from families with higher incomes than is true for the total group. The differences between single filers and freshmen are not statistically significant.

The mean incomes of one-parent families are significantly lower than those of two-parent families. Among all filers the one-parent families had a mean income of $7,485 while the two-parent families had a mean income of $15,148. Among single filers one-parent families had a mean income of $7,751 and two-parent families $16,188; among freshmen the one parent families had a mean income of $7,576 and two-parent families a mean of $16,092. These differences were reflected in the mean incomes for the various regions of the country. In the Northeast where the percentage of single-parent families was the smallest the mean parental income was the highest, $15,774 for all families in that region. In the West where the percentage of single-parent families was the greatest the mean income was the lowest, $9,227. The corresponding means for other regions were $15,662 in the Middle States, $11,186 in the South, $11,957 in the Southwest, and $14,474 in the Midwest.

Table 5
Distributions of Total Parental Income

Income Group	All Filers	Single Filers	Freshmen
None	1.3%	1.2%	1.3%
Under $3,000	5.1	5.7	4.9
$3,000 to $5,999	14.3	12.7	13.0
$6,000 to $8,999	16.7	15.4	15.2
$9,000 to $11,999	15.5	14.1	14.5
$12,000 to $14,999	13.3	12.6	13.1
$15,000 to $17,999	10.3	10.8	10.7
$18,000 to $20,999	7.2	8.6	8.5
$21,000 to $23,999	5.2	6.3	6.0
$24,000 to $26,999	3.6	4.4	4.2
$27,000 to $29,999	2.5	2.9	3.1
$30,000 to $32,999	1.7	2.3	2.1
$33,000 to $35,999	1.0	1.2	1.1
$36,000 to $38,999	.6	.8	.8
$39,000 to $41,999	.4	.5	.6
$42,000 to $44,999	.2	.3	.3
$45,000 and Above	.3	.4	.4
Mean	$12,788	$13,755	$13,770
Median	$11,245	$12,214	$12,252
Standard Deviation	$ 8,332	$ 8,781	$ 8,750

Families with only one member planning to be enrolled in postsecondary education for the 1977-78 year had lower mean incomes than did those with more than one member planning to enroll. The families who would have only one in college had mean incomes of $11,511, those with two in college had mean incomes of $13,983, and those with three or more enrolled concurrently had mean incomes of $14,752.

Table 6, following page, summarizes the sources of parental income. About seven of eight families (87.4 percent) reported some income from wages and salaries. 15.3 percent reported some other form of taxable income, with 10.8 percent reporting taxable income from a family-owned farm or business. The mean total income of farm or business families was $11,985 compared with $12,884 for those who did not own farms or businesses. The incidence of farm/business ownership was highest in the Midwest (14.3 percent) and Southwest (11.9 percent). It was lowest in the South (7.8 percent). In the West 10.6 percent of the families reported owning a farm or business, in New England 8.8 percent, and in the Middle States 8.6 percent.

Table 6

Source of Parental Income

Type of Income	% Reporting Any	Mean Recipients	Mean All Filers
Salaries and wages	87.4%	$13,154	$11,502
Dividends and interest	41.2	549	226
Other taxable source	15.3	1,728	265
Non-taxable sources	35.3	3,259	1,150

The percentage of families reporting income from non-taxable sources (largely benefits from such sources as Social Security and the Veterans Administration) was greatest in the West (where 42.4 percent reported some). In the other regions the percent receiving benefits ranged from 33.4 percent (in the Middle States) to 30.3 percent in New England. This would be consistent with the incidence of single-parent families (who would be most likely to be receiving public assistance of one form or another) and the mean incomes of families in the different regions.

Nearly all families reported paying something in Federal, state, and local taxes. Only 1.3 percent said they paid none. The mean amount reported as paid was $2,055. More than four out of ten families (43.6 percent) reported paying medical and dental expenses with the mean for all families in the study group $271. Fewer than one in ten families (6.2 percent) reported any casualty expenses.

Some form of asset holding was reported by 84.9 percent of all filers. A smaller percentage of families of freshmen (84.6 percent) reported any family asset; a larger percentage of the single filers (86.4 percent) had assets. Table 7 on the following page shows the distribution of total assets for the three study groups. The mean asset holdings of the two sub-populations (single filers and freshmen) were higher than those of the total population, another indication of their "better-off" position. The possession of assets is clearly related to income among these families. As Table 8 (page 24) shows, as parental income rises so, too, do the mean total asset holdings. Single-parent families had substantially lower mean asset holdings ($9,482) than did two-parent families ($20,085) as would be expected on the basis of their relative incomes.

Table 7
Distributions of Total Parental Assets

Total Assets	All Filers	Single Filers	Freshmen
None	15.1%	13.6%	15.4%
Under $3,000	13.6	12.4	13.0
$3,000 to $5,999	6.7	6.5	6.7
$6,000 to $8,999	7.0	6.1	6.3
$9,000 to $11,999	7.1	7.4	6.6
$12,000 to $15,999	10.2	10.2	9.2
$16,000 to $19,999	8.0	8.1	7.3
$20,000 to $24,999	8.5	8.9	8.2
$25,000 to $29,999	6.4	7.0	7.2
$30,000 to $34,999	4.7	5.1	4.8
$35,000 to $39,999	3.2	3.9	3.5
$40,000 to $49,999	4.0	4.7	4.8
$50,000 to $74,999	3.6	4.1	4.1
$75,000 to $99,999	1.0	1.1	1.4
$100,000 and Above	.9	1.0	1.4
Mean	$16,822	$18,306	$18,341
Median	12,196	13,569	12,870
Standard Deviation	18,613	19,349	20,487

Table 8

Mean Parental Assets by Income

Income Group	Mean Assets	Standard Deviation
Under $6,000	$ 9,386	$14,769
$6,000 to $11,999	12,148	14,413
$12,000 to $17,999	16,566	15,856
$18,000 to $23,999	25,817	19,081
$24,000 to $29,999	32,484	21,768
$30,000 and Above	43,115	25,125

Home ownership was reported by more than two-thirds (67.9 percent) of the families. The mean residence equity for home owners among all filers was $18,207. Residence equity made up about 70 percent of the total assets of all filers. Business and farm equity was reported by fewer than one family in ten (8.8 percent*). The mean for those with such equity was $11,055. The mean total assets of those with a business or farm* was $28,154, compared with $15,449 for those who did not report any such assets. Business or farm assets made up only about 5 percent of the total assets of all filers. Some other form of assets (other real estate, stocks, bonds, savings accounts, etc.) was reported by 67.7 percent of all filers. For those with some form of other assets the mean value was $6,042. Other assets made up the remaining 25 percent of the total assets of all filers.

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* These percentages reflect those who reported business or farm assets. They differ from those who reported business or farm income. Some families have business expenses which exceed business income and consequently may report business assets but no business income. Other families have indebtedness against business assets which exceeds their value and consequently may report business income but show no assets.

Table 9 shows the distributions of home equity, business and farm equity, and other assets for all filers.

Table 9

Distributions of Residence Equity, Business/Farm Equity, and Other Assets

Asset Value	Residence Equity	Business/Farm Equity	Other Assets
None	32.1%	91.2%	32.3%
Under $3,000	3.5	3.7	44.3
$3,000 to $5,999	5.7	1.5	7.9
$6,000 to $8,999	7.2	1.0	4.2
$9,000 to $11,999	7.8	.5	2.7
$12,000 to $15,999	11.0	.6	2.4
$16,000 to $19,999	8.0	.3	1.3
$20,000 to $24,999	8.6	.4	1.6
$25,000 to $29,999	5.9	.2	.9
$30,000 to $34,999	4.3	.1	.5
$35,000 to $39,999	2.6	.1	.4
$40,000 to $49,999	2.4	.1	.5
$50,000 to $74,999	1.1	.1	.5
$75,000 to $99,999	.1	.1	.3
$100,000 and Above	--	.2	.2
Mean, All Filers	$12,366	$973	$4,091
Mean, Those Reporting Any	18,207	11,055	6,042
Median	$9,577	-0-	$1,199

Both the possession of assets and the amount of asset holdings for the study group were clearly related to income. Among all filers 38.1 percent of families with incomes under $6,000 reported no assets while only half of one percent of families with incomes above $30,000 reportedly had no assets. More than half of families with income under $6,000 (54.9 percent) reported no equity in a family home; only 6.0 percent of families with incomes in excess of $30,000 similarly reported no home equity. Slightly more under $6,000 families (56.6 percent) reported no other non-business/farm assets (bank accounts, stocks, bonds, other real estate, etc.) while only 7.4 percent of the over $30,000 families reported no assets of this kind.

Table 10

Asset Holdings by Income Groups

Income Group	Residence Equity		Other Non-Business/Farm*		Any Form of Asset	
	None	Mean	None	Mean	None	Mean
Under $6,000	54.9%	$6,405	58.7%	$1,958	38.1%	$9,386
$6,000 to $11,999	39.7	8,957	36.6	2,801	16.2	12,148
$12,000 to $17,999	22.6	12,860	23.7	3,816	6.1	16,566
$18,000 to $23,999	10.6	19,620	13.1	5,923	1.5	25,817
$24,000 to $29,999	9.0	23,232	8.2	8,808	1.0	34,484
$30,000 and Above	6.0	29,218	4.6	14,264	.5	43,115

* Business and farm assets are excluded from this comparison because the small percentage of families who reported any made the income-group comparisons meaningless.

Student Educational Level

Among all filers 42.1 percent of the students were freshmen, 24.2 percent sophomores (66.3 percent lower division), 19.7 percent juniors, and 14.0 percent seniors (33.7 percent upper division). Among single filers a slightly smaller percentage were freshmen, 38.2 percent, and approximately the same percent sophomores, 24.4 percent (62.6 percent lower division). There were 21.3 percent juniors and 16.1 percent seniors (37.4 percent upper division) among the single filers.

Chapter 3: Willingness Versus Ability, All Filers

As noted earlier, the crucial issue in this study is the relationship of what the parents indicate they are willing to provide and what the need analysis systems indicate that they should be expected to provide. This chapter will present data comparing three different measures:

> Willingness, or the amount that the parents indicated on the PCS or FAF that they would contribute toward their child's educational expenses for the 1977-78 academic year.
>
> Consensus Methodology (C.M.) Ability, or the amount determined by the consensus methodology developed by the National Task Force on Student Problems as the expected parental contribution. For additional details about how that contribution is calculated, see CSS Need Analysis: Theory and Computation Procedures for the 1977-78 PCS and FAF. The measures used here were calculated by CSS in exact accordance with those procedures.
>
> Basic Grant (BEOG) Ability, or the amount determined by the Family Contribution Schedule of the Basic Educational Opportunity Grant Program as the expected parental contribution. For additional details about how that contribution is calculated, see the Basic Grant Program publication "Student Financial Aid, 1977-78," available from the U.S.O.E. These measures were calculated by CSS in accordance with those procedures but are not the official BEOG index calculated by the BEOG processor.

Table 11, on the following page, shows the distribution of those three measures for all filers in the study group. Inspection of this table indicates immediately that the three measures are different. There is a direct progression from what the parents offer, what the Consensus Methodology calculates that they should contribute, and what the Basic Grant Family Contribution Schedule expects them to provide. The balance of this chapter will be devoted to identification of how and why these differences might arise.

Table 11

Willingness, Consensus Methodology Ability, and Basic Grant Ability

Amount	Willingness	Consensus Methodology Ability	BEOG Ability
None	54.3%	47.8%	26.1%
$1 to $199	4.0	10.0	6.6
$200 to $599	17.8	13.5	14.8
$600 to $1,199	14.7	8.5	20.4
$1,200 to $1,799	3.4	5.7	5.7
$1,800 to $2,399	2.7	3.6	6.2
$2,400 to $2,999	1.1	2.8	5.3
$3,000 to $3,599	1.2	2.1	4.0
$3,600 to $4,199	.4	1.4	3.1
$4,200 to $4,799	.2	1.0	2.3
$4,800 to $5,399	.1	.9	1.5
$5,400 to $5,999	.1	.7	1.0
$6,000 and Above	.1	2.1	3.1
Mean	$422	$762	$1,293
Median	-0-	44	674
Standard Deviation	$749	$1,391	$1,691

Parental Willingness

More than half of the families in the study group (54.3 percent) indicated that they were unwilling to make any contribution toward their children's postsecondary educational expenses. As income increased the percentage of parents unwilling to make any contribution decreased, as would be expected. But even at the highest income levels there were substantial numbers of

parents who simply refused to offer anything. Among the families with incomes under $6,000 fewer than two in ten (19.4 percent) made any offer, in the $6,000 to $11,999 group over one-third (35.7 percent) made an offer, and only when family income exceeded $12,000 did more than half of the families make any offer of assistance.

Table 12

Parental Willingness by Income Group

Income Group	Offering None	Mean, All Families	S.D., All Families	Mean Excluding Those Offering None
Under $6,000	80.6%	$107	$293	$553
$6,000 to $11,999	64.3	236	443	626
$12,000 to $17,999	47.5	398	623	759
$18,000 to $23,999	27.3	748	849	1,029
$24,000 to $29,999	16.5	1,168	1,090	1,399
$30,000 and Above	16.1	1,652	1,396	1,968

Among the different regions of the country there was a considerable difference in the offered willingness of parents. In the West less than one-third (32.5 percent) offered any contribution. The mean offer of all families in the West was $234; excluding those who offered nothing the mean was $721. New England and the Middle States regions had the smallest percentage making no offer (43.3 percent and 45.9 percent respectively) and the highest mean offers ($592 and $591 respectively for all families and $1,045 and $1,092 excluding those offering nothing).

Single-parent families are significantly more likely to offer nothing than are families with both parents present (71.9 percent and 45.6 percent respectively offering nothing) and to offer less ($193 and $524 respectively for all families and $689 and $979 respectively excluding those who offer nothing). This undoubtedly accounts for a large portion of the differences between the regions of the country. As noted earlier, the Western states had more than double the percentage of single-parent families than did the Northeast and considerably more than in the Middle States.

Business and farm families were more likely to make some offer than were families without their own business/farm and to offer more even though their incomes were lower (see page 20); 56.2 percent of business/farm families made some offer compared to 44.4 percent of non-business/farm families. The mean offer for all business/farm families was $531 and for those who made any offer $946; the comparable means for the non-business/farm families were $408 and $920.

In general, larger families offered less than did smaller families. Families with two members in postsecondary education offered more than those with only one; those with three or more offered less than either other group.

Table 13

Parental Willingness for Different Groups

Group	Offering None	Mean, All Families	S.D., All Families	Mean Excluding Those Offering None
Business/farm owners	43.8%	$531	$772	$946
Non-business/farm families	55.6	408	745	920
Single-parent families	71.9%	$193	$476	$688
Two-parent families	46.5	524	822	979
Family size 3	56.8%	$413	$760	$955
4	49.9	534	866	1,067
5	48.5	487	769	945
6 or 7	52.6	403	710	850
8 or more	64.9	235	511	672
One family member enrolled	55.8%	$409	$732	$926
Two members enrolled	52.5	465	817	979
Three members enrolled	52.7	373	635	790
No casualty expenses	54.7%	$415	$740	$918
Any casualty expenses	48.0	517	862	994
No medical/dental expense	55.7%	$429	$778	$968
$1 to $599 expense	53.7	378	656	817
$600 or more expense	50.2	484	805	972
Home owners	48.7%	$502	$821	$981
Not home owners	66.1	251	527	741
Having other assets*	44.0%	$522	$750	$931
Without other assets*	55.3	412	748	923

* Excluding business and farm asset holdings

The need analysis systems consider that families with assets should be expected to contribute more than families without assets. A comparison of the parental offers indicates that this assumption is, at least in substance, consistent with the way families actually behave. When the offers of two-parent families with the same income were compared at three different levels of asset holdings the offers of families increased as did the amount of assets. Among families in the $12,000 to $17,999 income group, for example, 69.3 percent of those with no assets offered nothing, 49.6 percent of those with some assets ($1 to $24,999) offered none, and 34.5 percent of those with high assets (over $25,000) offered none. In each instance the mean offer increased as did assets.

Table 14

Comparison of Parental Offers
Within Income Groups With Different Asset Holdings
Two-Parent Families Only

Income Group	No Assets		$1 to $24,999 Assets		Assets $25,000 or More	
	No Offer	Mean	No Offer	Mean	No Offer	Mean
Under $6,000	85.1%	$ 69	73.4%	$148	63.8%	$231
$6,000 to $11,999	80.0	127	61.0	228	49.3	389
$12,000 to $17,999	69.3	209	49.6	329	34.5	631
$18,000 to $23,999	60.0	300	30.3	607	22.3	961
$24,000 to $29,999	--- *	850	21.1	965	12.7	1,323
$30,000 and Above	--- *	2,400	20.4	1,402	14.2	1,753

It would appear that parents who have assets expect to use them to support children in postsecondary education. Whether the parental expectations of asset contributions agree in amount with those of the need analysis systems remains to be seen.

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* Less than 10 cases in these cells.

Consensus Methodology Expectations

As noted in Table 11, the Consensus Methodology (CM) expectations were generally higher than the reported willingness of parents to contribute. Slightly more families were, according to the CM, able to make a contribution (52.2 percent) than made any offer (45.7 percent) and the mean amounts expected ($762) were more than offered ($422). Comparison of the willingness (offer) and CM expectations, however, indicate some surprising differences among the income groups. In the two lowest income groups more families make offers than the CM would expect and their offers are, on the average, higher than the CM would predict.

Table 15

Comparison of Willingness and CM Expectations
By Income Group

Income Group	% None		Mean, All	
	Willingness	CM Expectation	Willingness	CM Expectation
Under $6,000	80.6%	95.6%	$107	$ 19
$6,000 to $11,999	64.3	71.3	236	112
$12,000 to $17,999	47.5	17.8	398	545
$18,000 to $23,999	27.3	--	748	1,677
$24,000 to $29,999	16.5	--	1,168	3,125
$30,000 and Above	16.1	--	1,652	4,666

This phenomenon has been observed in other studies. Some low income families are willing to make sacrifices beyond what would be expected of them in order to assure that their children have access to postsecondary education.

Comparing average willingness and expectations, as is done in Table 15, can identify general patterns of action. The averages, however, tend to over- or under-state the real impact of the differences between willingness and expected ability. Individual families may do more or less than is expected. Averages mask these differences. To bring them into light, the analyses for this study calculated the actual differences between willingness and CM expected ability for each case. Table 16, below, compares the percentage of families in each income group who stated that they were willing to contribute more, approximately equal (plus or minus $50) or less than the CM expectations:

Table 16

Percent of Families Willing to Contribute
More or Less
Than CM Expectations
By Income Group

Income Group	CM Expectation		Percent Willing to Contribute		
	Mean	S.D.	More	Equal	Less
Under $6,000	$ 19	$213	18.7%	78.3%	3.0%
$6,000 to $11,999	112	348	31.3	52.4	16.3
$12,000 to $17,999	545	696	29.3	17.1	53.6
$18,000 to $23,999	1,677	1,199	14.1	3.6	82.3
$24,000 to $29,999	3,125	1,551	8.1	1.0	90.9
$30,000 and Above	4,666	1,531	6.2	.5	93.3

In the two "middle income" groups ($12,000 to $23,999), nearly one family in four (24.0 percent) is willing to contribute more than would be expected under the CM and more than one-third (36.5 percent) at least as much or more than expected. About two-thirds, however, were willing to contribute less than the Consensus Methodology would expect them to.

A similar relationship is seen between willingness and expected ability among families with different asset holdings. Among those with less than $3,000 in assets 23.1 percent say they will do more than expected, 65.3 percent say they will do about what is expected, and 11.6 percent say they will do less than expected. Among families with $12,000 to $19,999 in assets the comparable percentages are 27.4 percent, 30.7 percent, and 41.9 percent. Among families with assets in excess of $35,000 the percentages are 13.4, 8.4, and 78.2 -- nearly eight out of ten in the highest asset group saying they will do less than expected by the Consensus Methodology.

As can be seen in Table 10 (page 26), the possession of assets is highly related to the level of income. The contributions expected under the Consensus Methodology reflect the combination of income and assets of the family. Not unexpectedly, as the CM expectations increase, the percentage of families who are unwilling to meet the expectations also increases. This is displayed in Table 17. Among families expected to contribute between $200 and $599, 62.8 percent say they are unwilling to do what is expected; among those expected to contribute $600 to $1,199, more than

eight in ten (81.1 percent) say they will contribute less than the CM expectation; among those expected to contribute $1,200 to $1,799, there are 83.7 percent who say they will do less; among those expected to contribute $1,800 to $2,399, more than nine in ten (90.7 percent) say they will do less; and in the $2,400 and above group, nineteen out of twenty families (95.1 percent) say they will do less than the CM expects.

Only among the lowest expectation group (those for whom the CM would calculate a contribution of less than $200) do the majority of families say they will do as much or more than expected. It should be noted, however, that substantially all of these families would be expected to contribute nothing toward educational expenses and <u>any</u> contribution offered would represent an "over-contribution."

Table 17

Percent of Families Willing to Contribute
More or Less
Than CM Expectations
By Amount of CM Expected Contribution

CM Expected Contribution	Percent Willing to Contribute		
	More	Equal	Less
Under $200	28.7%	63.8%	7.5%
$200 to $599	30.7	6.5	62.8
$600 to $1,199	14.1	4.8	81.1
$1,200 to $1,799	14.5	1.8	83.7
$1,800 to $2,399	7.2	2.0	90.7
$2,400 and Above	4.4	.5	95.1

Slightly smaller percentages of families who own businesses or farms say they will do less than expected than is found among non-business/farm families (33.8 percent and 38.8 percent respectively). Substantially smaller percentages of single-parent families say they will do less than expected than is true among two-parent families (17.1 percent and 47.5 percent respectively).

There is a slight tendency for larger families and families with larger numbers of members concurrently enrolled in postsecondary education to do as much or more than expected. The CM expectations, however, decrease as family size and number of family members in postsecondary education increase and the small differences are likely a reflection of differences in expected contribution rather than differences in relative willingness.

Table 18

Percent of Families Willing to Contribute More or Less Than CM Expectations For Different Groups

Group	Percent Willing to Contribute		
	More	Equal	Less
Business/farm owners	35.2%	31.0%	33.8%
Non-business/farm owners	22.0	39.2	38.8
Single-parent families	21.9%	61.0%	17.1%
Two-parent families	24.2	28.3	47.5
Family size 3	22.3%	39.4%	38.3%
4	22.6	34.6	42.8
5	24.4	32.3	43.3
6 or 7	24.7	36.5	38.8
8 or more	22.3	47.7	30.0
One family member enrolled	21.0%	40.3%	38.7%
Two members enrolled	25.2	36.0	38.8
Three members enrolled	29.1	36.4	34.5
No casualty expenses	23.5%	38.7%	37.9%
Any casualty expenses	25.3	32.3	42.4
No medical/dental expenses	20.6%	40.4%	39.0%
$1 to $599 expense	26.4	36.1	47.5
$600 or more expense	29.1	34.8	36.1
Home owners	21.8%	28.7%	49.5%
Not home owners	26.9	58.7	14.4
Having other assets*	34.6%	31.0%	34.4%
Without other assets	22.4	39.0	38.6

*Excluding business and farm asset holdings

Substantially larger percentages of families who own homes (49.5 percent) than who do not own homes (14.4 percent) say they will not do as much as is expected of them. This difference is much greater than between families who do or do not own a farm or business (where 33.8 percent of owners and 38.8 percent of non-owners say they will do less) or those with or without other assets (34.4 percent of those with other assets and 38.6 percent of those without other assets say they will do less).

The impact of this "under-willingness" on the part of parents is substantial. Considering only those whose willingness was less than the CM expectation (38.2 percent of the total) the mean difference between expectation and willingness was $1,568. As income increased, the mean under-willingness also increased:

Table 19

Mean Difference Between CM Expectation and Parental Willingness By Income Group

Income Group	Percent Willing to To Contribute Less	Difference For Those Families Mean	S.D.
Under $6,000	3.0%	$503	$1,129
$6,000 to $11,999	16.3	416	623
$12,000 to $17,999	53.6	601	629
$18,000 to $23,999	82.3	1,269	1,089
$24,000 to $29,999	90.9	1,625	1,625
$30,000 and Above	93.3	3,781	2,215

Some portion of these differences are attributed to limitations on the "real" contribution that parents must make because their calculated ability exceeds the total cost of education for their children or because the children make extra efforts to provide contributions from their own resources. Since the magnitudes of the differences may really depend on these other factors, a more detailed examination of the dollar value of these differences will be included in Chapter 6.

Basic Grant Expectations

In Table 11 the differences between the distributions of parental willingness and the BEOG parental contribution expectations are even greater than those between willingness and the CM expectations.

At all but the lowest income level substantially more families are expected to make some contribution than say they are willing to make one and the mean amount expected is substantially higher than that offered:

Table 20

Comparison of Willingness and BEOG Expectations
By Income Group

Income Group	% None		Mean, All	
	Willingness	BEOG Expectation	Willingness	BEOG Expectation
Under $6,000	80.6%	82.8%	$107	$ 80
$6,000 to $11,999	64.3	24.0	236	510
$12,000 to $17,999	47.5	1.6	398	1,326
$18,000 to $23,999	27.3	.4	748	2,731
$24,000 to $29,999	16.5	.2	1,168	4,003
$30,000 and Above	16.1	.7	1,652	5,155

As can be seen from this table, the BEOG expectations rise much more quickly than do parental offers of willingness. As income increases, the difference between what parents want to do and what the BEOG system says they should be able to do increases. As Table 20-A shows, some families are willing to do more than the Basic Grant expectations say they should but most are willing to do less. These differences are even more pronounced in the BEOG middle-income expectations than was true in the CM expectations. In the CM comparisons more than one-third of the families with incomes between $12,000 and $23,999 were willing to do as much or more than the CM expectation; the data in Table 20-A indicate that fewer than 10 percent of these families are willing to do more than the BEOG program would expect.

Table 20-A

Percent of Families Willing to Contribute More or Less Than BEOG Expectations By Income Group

Income Group	BEOG Expectation		Percent Willing to Contribute		
	Mean	S.D.	More	Equal	Less
Under $6,000	$ 80	$312	17.3%	70.0%	12.7%
$6,000 to $11,999	510	640	16.7	22.5	60.8
$12,000 to $17,999	1,326	988	7.5	2.5	90.0
$18,000 to $23,999	2,731	1,308	2.7	.6	96.7
$24,000 to $29,999	4,003	1,387	2.3	.2	97.5
$30,000 and Above	5,155	1,322	1.5	1.0	97.5

Other than in the magnitude of the differences, comparisons of willingness and BEOG expectations reveal patterns similar to those seen in the CM comparisons. Families with lower assets are more likely to say that they will contribute what is expected; those with higher assets are less likely to be willing to comply with expectations. For example, among families with assets of less than $3,000 only 41.2 percent say they are not willing to contribute what is expected (compared with 11.6 percent in the CM comparisons) while among those with assets in excess of $35,000 88.8 percent say they will do less than expected (compared with 78.2 percent when CM expectations and willingness are compared).

Similarly, as the BEOG parental contribution expectation (which includes measures of family strength from both income and assets) increases, the percent of families who are willing to conform to the expectations decreases. Only one in ten of the families expected to contribute less than $200 say they will not do that; only 2 percent of the families expected to contribute more than $2,400 say that they will do at least that much. Because the BEOG expectations rise more quickly than do those of the Consensus Methodology (as can be seen in Table 10), the percent of families in the lower contribution levels who indicate that they will not comply with the BEOG expectations is higher than that in the CM tables. Where 62.5 percent of the families expected by the CM to contribute between $200 and $599 say they will not, 79.8 percent of the families

from whom BEOG would expect the same amount say they will not contribute what is expected. Among those the CM expects to contribute $600 to $1,199 eight in ten (81.1 percent) say they will not comply; among those where the BEOG expectation is in that range more than nine in ten (92.3 percent) say they will not comply.

Table 21

Percent of Families Willing to Contribute
More or Less
Than BEOG Expectations
By Amount of BEOG Expected Contribution

BEOG Expected Contribution	Percent Willing to Contribute		
	More	Equal	Less
Under $200	21.6%	67.5%	10.9%
$200 to $599	15.8	4.4	79.8
$600 to $1,199	6.1	1.4	92.3
$1,200 to $1,799	3.6	.2	96.2
$1,800 to $2,399	3.1	---	96.9
$2,400 and Above	1.4	.4	98.0

Table 22 on the following page shows the comparable percentages for families in different groups. Again, the differences are more in magnitude than in direction as compared with those reported in Table 18 for the Consensus Methodology. As in that Table, the differences in percentages of home owners and non-home owners who state they will not do as much as is expected of them is striking.

Table 22

Percent of Families Willing to Contribute
More or Less
Than BEOG Expectations
For Different Groups

Group	Percent Willing to Contribute		
	More	Equal	Less
Business/farm owners	19.8%	19.9%	60.3%
Non-business/farm owners	10.4	23.5	66.1
Single-parent families	12.9%	40.5%	46.6%
Two-parent families	10.6	15.4	74.0
Family size 3	11.7%	21.0%	67.3%
4	10.6	20.2	69.2
5	10.6	19.2	70.2
6 or 7	10.4	23.0	66.6
8 or more	13.2	33.0	53.8
One family member enrolled	10.6%	24.0%	65.4%
Two members enrolled	11.7	20.8	67.5
Three members enrolled	13.2	25.1	61.7
No casualty expenses	11.4%	23.6%	65.0%
Any casualty expenses	11.1	15.2	73.7
No medical/dental expenses	10.3%	27.1%	62.6%
$1 to $599 expenses	12.7	18.4	68.9
$600 or more expenses	12.8	16.9	70.3
Home owners	9.0%	15.4%	75.6%
Not home owners	16.1	39.3	44.6
Having other assets*	18.8%	20.5%	60.7%
Without other assets	10.5	23.3	66.2

*Excluding business and farm asset holdings

Without controlling for cost or for the extent that the necessary parental contribution is reduced by the student's own efforts, the impact of parental under-willingness is more severe in the Basic Grant comparisons than was seen in the CM ones. Table 23 displays the "under-willingness" of those families who say they will not contribute as much as the BEOG expectations. For all of those families the mean under-willingness is $1,494 (more than the maximum Basic Grant in 1976-77).

Table 23

Mean Difference Between BEOG Expectation and Parental Willingness By Income Group

Income Group	Percent Willing To Contribute Less	Difference, for those Families	
		Mean	S.D.
Under $6,000	12.7%	$528	$670
$6,000 to $11,999	60.8	634	644
$12,000 to $17,999	90.0	1,128	866
$18,000 to $23,999	96.5	2,118	1,231
$24,000 to $29,999	97.5	3,035	1,621
$30,000 and Above	97.5	4,092	2,038

Chapter 4: Single Filers

Thus far, the parental offers and calculated ability were not related to the kind of institution the student would be attending, the cost of education at that institution, or any other measures of what the family might actually be required to pay. The calculations, and to some extent the offers of willingness, were not institutionally-specific. A family's calculated ability to pay might be $6,000 and their offered contribution $3,000. In the analyses in Chapter 3 the family would be shown as "under-willing" by $3,000. If, however, the student were to attend an institution where his/her actual student expense budget were only $3,000 the family's offer would be precisely what was needed and their willingness precisely what the aid administrator would think it should be. Similarly, if the budget were $4,000 but the student had earned and was willing to contribute $1,000 of his/her own resources to meet the educational expenses, no real "under-willingness" would exist.

Among the 10,000 students in the study sample, 5,877 indicated only a single institution that should receive the results of the need analysis performed by CSS. For purposes of this study that institution was considered to be the one that the student planned to attend. Consequently calculations of parental willingness for this sub-set of the study group population could be compared to institutional costs and need after student contribution. This will provide a more precise evaluation of the real "willingness versus ability" question.

The data concerning institutional characteristics and costs were drawn from the College Board's management information system. In most instances these data were provided by the institution. Where data were derived from secondary sources they were verified by the institutions. Information about student contribution was drawn from the PCS or FAF completed by the student and parent. The descriptions of how cost information were calculated are provided in Chapter 2.

Nearly all of the single-filer students planned to attend four-year institutions. Just under half (49.2 percent) indicated a public four-year institution; slightly fewer (43.0 percent) indicated a private four-year institution. The remaining students identified a public two-year institution (5.8 percent), a private two-year institution (1.4 percent) or some proprietary or non-degree granting institution (.6 percent). About three-quarters (74.4 percent) identified an institution in the same state as their residence. The calculated budgets ranged from an average of $2,236 at the public two-year institutions to $5,119 at the private two- and four-year institutions:

Table 24

Single Institution Identified by Student and Mean Calculated Expense Budgets

Type of Institution	Percent of Single Filers	Calculated Mean Budget
Public Two-Year	5.8%	$2,236
Public Four-Year	49.2	2,935
Private and proprietary	45.0	5,119

The actual calculated budgets for the institution identified by each single-filer student were used in the calculation of both BEOG and CM "expected ability limited to cost." For purposes of discussion, however, it could be considered that if a student identified a public four-year institution as the one he/she planned to attend, the average maximum parental contribution which would be calculated would be limited to $2,935. Amounts potentially available in excess of that, but not actually required to meet the full costs at the institution of choice, are disregarded.

Another major variable that affects willingness (or is affected by it) is what it is "really" necessary for the parents to do: the amount that the student can or will provide from his/her own resources or the "student contribution." These amounts derive from benefits received by the student, from savings from previous employment, and similar sources. For students in the single-filer group these amounts averaged $765. In each single-filer case the amount of the actual student contribution was subsequently deducted from the calculated ability to pay to produce yet another measure of the actual amount which would be expected from the parents, "expected ability limited to cost minus student contribution." In summary, the three measures and their relationship to each other are:

BEOG and CM Calculated Parental Ability to Pay	(1)
– Calculated budget at institution indicated by student	
Expected ability limited to cost	(2)
– Appropriately calculated student contribution	
Expected ability limited to cost minus student contribution	(3)

Since the second and third measures effectively limit the maximum parental contribution which will be required for some families (those where the original calculation was less than budget minus student contribution will not be affected) their use would be expected to reduce the apparent "under-willingness" reported in Chapter 3.

In reviewing the comparisons which follow, it must be remembered that the single filers are a discrete sub-set of the all-filer group described and discussed in the preceding chapters. As such, the distributions of willingness and ability not limited by cost or student contribution are different than those of the all-filer group. This chapter presents data only for the single-filer group.

Slightly more than half (51.0 percent) of the single-filer families make no offer of support for their children in postsecondary education. The CM would expect no contribution from 42.3 percent of the families while the Basic Grant methodology would expect no contribution from only 23.3 percent. The mean offer of willingness was $495, the mean CM expectation $923, and the mean BEOG expectation $1,506:

Table 25

Willingness, Consensus Methodology Ability, and Basic Grant Ability
Single Filers Only

Amount	Willingness	Consensus Methodology Ability	BEOG Ability
None	51.0%	42.3%	23.3%
$1 to $199	3.9	9.2	5.5
$200 to $599	17.8	13.3	13.2
$600 to $1,199	14.4	10.1	18.6
$1,200 to $1,799	4.2	6.9	6.6
$1,800 to $2,399	3.2	4.5	7.6
$2,400 to $2,999	1.5	3.6	6.6
$3,000 to $3,599	1.7	2.6	4.9
$3,600 to $4,199	.5	1.7	3.8
$4,200 to $4,799	.3	1.3	2.8
$4,800 to $5,399	.1	1.2	2.0
$5,400 to $5,999	.1	.8	1.2
$6,000 and Above	.1	2.5	3.8
Mean	$495	$923	$1,506
Standard Deviation	$833	$1,497	$1,718

Contrary to expectations, controlling the amount of calculated ability for the actual costs of education or for the costs reduced by the amount of the student contribution had little impact on the relationships of willingness and expected ability. Less than one percent of the families (0.2 percent in the BEOG methodology and 0.1 percent in the Consensus Methodology) were estimated to have an ability to pay which exceeded the

total costs of the education at the institution their child indicated on the PCS or FAF. Slightly more than one percent (1.6 percent in BEOG and 1.2 percent in CM) were estimated to have ability to pay which exceeded the cost of education minus the student contribution.

Limiting calculated ability to the cost of education reduces the "under-willingness" of families in the highest income intervals (where the un-adjusted contributions are the highest) and at the lowest cost colleges. Under both methodologies the only groups where the percent of families unwilling to make the expected contribution is reduced when expected ability is limited to cost are those whose incomes are above $18,000. There is no change in the percent of families whose children are attending institutions with budgets in excess of $5,000 who are willing to do what is expected.

Limiting calculated ability to cost minus student contribution spreads the reduction in percentage of "unwilling" families across both the income and college expense continuums but results in only slightly larger reductions in the unwilling group on either variable. Tables 26 and 26-A on the following pages show where the changes occur. The lack of significant changes in the relationship between willingness and expected ability when these two additional factors are taken into consideration appears to be a function of the type (or more correctly, the expense) of postsecondary education chosen by families in different income groups. As Table 27 shows, there is a direct relationship between parental income

Table 26

Comparison of Percent of Families Unwilling
To Contribute Actual Calculated Contributions
and Contributions Limited to Cost
By Parental Income and College Costs

	Percent of Families Under-Willing to Contribute					
	BEOG Methodology			Consensus Methodology		
Parental Income	Actual	Limited to Cost	Change	Actual	Limited to Cost	Change
Under $6,000	13.7%	13.7%	--	3.8%	3.8%	--
$6,000 to $11,999	62.5	62.5	--	18.5	18.5	--
$12,000 to $17,999	90.3	90.3	--	57.2	57.2	--
$18,000 to $23,999	96.4	95.9	- 0.5%	82.5	82.4	- 0.1%
$24,000 to $29,999	97.3	96.8	- 0.5	89.8	89.5	- 0.3
$30,000 and Above	96.9	95.0	- 1.9	91.3	90.0	- 1.3
College Costs						
Under $2,000	48.8%	47.4%	+ 1.4%	23.1%	23.0%	- 0.1%
$2,000 to $2,999	63.2	63.1	- 0.1	36.1	36.0	- 0.1
$3,000 to $3,999	66.0	65.7	- 0.3	40.3	40.2	- 0.1
$4,000 to $4,999	75.7	75.6	- 0.1	49.8	49.6	- 0.2
$5,000 to $5,999	75.6	75.6	--	55.8	55.8	--
$6,000 and Above	78.1	78.1	--	53.2	53.2	--

Table 26-A

Comparison of Percent of Families Unwilling
To Contribute Actual Calculated Contributions
and Contributions Limited to Cost Minus Student Contribution
By Parental Income and College Costs

	Percent of Families Under-Willing to Contribute					
		BEOG Methodology			Consensus Methodology	
Parental Income	Actual	Limited to Cost Minus S.C.	Change	Actual	Limited to Cost Minus S.C.	Change
Under $6,000	13.7%	13.6%	- 0.1%	3.8%	3.8%	--
$6,000 to $11,999	62.5	61.8	- 0.7	18.5	17.8	- 0.7
$12,000 to $17,999	90.3	88.7	- 1.6	57.2	56.2	- 1.0
$18,000 to $23,999	96.4	93.7	- 2.7	82.5	80.6	- 1.9
$24,000 to $29,999	97.3	95.2	- 2.1	89.8	88.1	- 1.7
$30,000 and Above	96.9	89.0	- 7.9	91.3	83.9	- 7.4
College Costs						
Under $2,000	48.2%	45.6%	- 2.6%	23.1%	21.7%	- 1.4%
$2,000 to $2,999	63.2	61.1	- 2.1	36.1	34.2	- 1.9
$3,000 to $3,999	66.0	64.3	- 1.7	40.3	39.2	- 1.1
$4,000 to $4,999	75.7	74.5	- 1.2	49.8	48.7	- 1.1
$5,000 to $5,999	75.6	75.2	- 0.4	55.8	55.3	- 0.5
$6,000 and Above	78.1	77.8	- 0.3	53.2	52.8	- 0.4

and student expense budget for families in this study group. The mean student expense budget for all families with incomes of less then $6,000 is $3,442. Nearly half (48.4 percent) of the families in this income group attend institutions where the total budget is less then $3,000. Among the highest income group, those with total parental income in excess of $30,000 only 13.9 percent attend institutions where the cost is less than $3,000. The mean student expense budget for students in that group is $4,811.

Table 27

Student Expense Budget
By Parental Income

Parental Income	Student Budget Mean	S.D.
Under $6,000	$3,442	$1,276
$6,000 to $11,999	3,590	1,293
$12,000 to $17,999	3,842	1,353
$18,000 to $23,999	4,242	1,398
$24,000 to $29,999	4,664	1,432
$30,000 and Above	4,881	1,480
All Families	$3,866	1,407

This apparently negative finding--that controlling for cost or anticipated student contribution has little impact on the relationships between parental willingness and calculated ability--is not uninteresting. It would appear

to indicate that what unwillingness exists is real and not an artifact of failure to control the maximum calculated contribution for factors known to the parents. Thus, their unwillingness to contribute apparently represents a deficit that students must make up. And those deficits must be made up during the academic year from financial aid programs or non-aid sources such as off-campus term-time employment. The financial implications of the findings will be discussed in Chapter 6.

Chapter 5: Freshmen Versus Previously Enrolled Students

In the preceding chapters freshmen, sophomores, juniors, and seniors have been considered as a group (or groups). It could be supposed that the willingness of parents of students who had been previously enrolled would, to some extent, be conditioned by the experiences of their children during the preceding years. After the first year of school, the actual "real need" of the students would be evident on the basis of actual expenditure patterns, the real ability of the student to contribute from his/her own resources should also have been demonstrated, and the availability of financial aid would have been operationally tested. The families would be directly aware of the impact their contributions would have on their children's life-style or academic performance. Some modifications in their behavior might have occurred. This chapter will compare freshmen and non-freshmen students and the financial statements of their families.

The freshmen in this study group came from more affluent families than did the previously enrolled group. The mean parental income of freshmen was $13,770, that of the previously enrolled students $11,825. Similarly, the freshmen parents had higher mean assets than did the other students, $18,341 compared with $15,343. Among the single filers, however, the two groups indicated institutions with generally similar budgets. The mean student expense budget of single-filer freshmen was $3,823 and that of single-filer students who had been previously enrolled $3,868.

Slightly more parents of freshmen (47.1 percent) indicated that they were willing to make some contribution than did those of previously enrolled students (43.5 percent). The mean contribution offered by all freshmen parents was $424 and that of previously enrolled parents $408. The mean calculated ability according to the Consensus Methodology was $978 for freshmen and $568 for previously enrolled students. The comparable measures of ability calculated by the Basic Grant methodology were $1,548 and $1,052. According to the CM computations 56.5 percent of the freshmen and 47.9 percent of the previously enrolled parents would be expected to make some contribution; according to BEOG 75.0 percent and 72.8 percent respectively would be expected to contribute.

Table 28

Comparison of Willingness and Ability
Freshmen and Previously-Enrolled Students

	Parental Willingness	CM Expectation	BEOG Expectation
Percent With No Contribution			
Freshmen	52.1%	43.5%	25.0%
Previously Enrolled	56.5	52.1	27.6
Mean Contribution			
Freshmen	$424	978	$1,548
Previously Enrolled	408	568	1,052

When the actual willingness and calculated ability for each family was compared, the parents of previously enrolled students were more likely to contribute what was expected (or more) than were those of freshmen

according to the Consensus Methodology calculations. Under the CM, 32.5 percent of the previously enrolled students' parents said they would contribute less than expected; 44.2 percent of the parents of freshmen said they would contribute less than expected. The differences were smaller when the BEOG calculations were compared with willingness. Under the BEOG methodology 63.3 percent of the previously enrolled students' families and 67.6 percent of the freshmen families said they would do less than expected. When these differences are compared with the information in Table 28 it appears likely that the differences are in large measure caused by the differences in the percent of families expected to make no contribution who say that is precisely what they will do.

Table 29
Percent of Families Willing to Contribute
More or Less
Than CM and BEOG Expectations
By Enrollment Status

	Percent Willing to Contribute		
	More	Equal	Less
Consensus Methodology			
Freshmen	20.0%	35.8%	44.2%
Previously Enrolled	26.5	41.0	32.5
BEOG Methodology			
Freshmen	9.6%	22.8%	67.6%
Previously Enrolled	12.9	23.8	63.3

Although the differences were slight, the parents of freshmen appeared to be more sensitive to the "real contributions" than were the parents of previously enrolled students when the calculated contributions were controlled for cost and student contribution. Under the Consensus Methodology, an additional 1.4 percent of the families were willing to contribute as much or more than was expected when contributions were limited to cost minus student contribution compared to an increase of 0.9 percent among previously enrolled students' families under the same circumstances. Under the BEOG methodology 2.0 percent more freshmen families were willing to contribute at least what was expected as compared with 1.5 percent of previously enrolled student families.

The direction of these changes is contrary to "popular wisdom." The expectation would have been that the families of previously enrolled students would be more sensitive to what their children really needed to have in order to survive than would freshmen if only because they had one or more year's experience with financing a postsecondary education. The data reported in Table 30 indicate the contrary. It might be assumed that parents who are seeking access to postsecondary education for their children are more likely to do what is expected of them than are those whose interest is in maintaining in school those who have previously been enrolled. The absolute differences, however, are so small as to make anything more than an assumption unwarranted.

Table 30

Percent of Families Willing to Contribute
More or Less
Than Expectations Controlled for Cost and Student Contribution
By Enrollment Status

	Percent Willing to Contribute		
	More	Equal	Less
Consensus Methdology			
Freshmen			
Actual	18.8%	29.9%	51.3%
Limited to Cost	18.8	29.9	51.3
Limited to Cost - S.C.	20.2	29.2	49.9
Previously Enrolled			
Actual	25.2%	37.5%	37.3%
Limited to Cost	25.2	37.5	37.3
Limited to Cost - S.C.	26.1	37.5	36.4
Basic Grant Methodology			
Freshmen			
Actual	8.6%	18.0%	74.2%
Limited to Cost	8.8	19.1	72.1
Limited to Cost - S.C.	10.4	19.2	70.4
Previously Enrolled			
Actual	12.0%	21.9%	66.1%
Limited to Cost	12.3	21.8	65.9
Limited to Cost - S.C.	13.5	21.9	64.6

Chapter 6: The Financial Implications of Differences Between Willingness and Ability

The previous chapters have discussed the percentages of families who do and do not do what is expected of them according to the Basic Grant and Consensus Methodologies for calculating parental ability to pay. Assuming that the estimates are correct, that "under-willingness"--as it turns out to be for the most part--is ultimately translated into fiscal terms. The student must make up the amounts that the parent does not contribute. And since for the most part the need analyses performed by financial aid administrators assume that the calculated parental contribution will materialize, the differences seldom can be made up through additional aid awards. This chapter examines the costs to students of the differences between calculations of ability to pay and actual parental willingness to pay.

The dollar values reported here include only the differences between the calculated ability and the parental willingness for those who say they will contribute less than is expected of them. The data are not "netted" by subtracting amounts of over-contribution offered by one family from the under-willingness of another family. Such transfers of resources from one to another student do not happen in reality and would under-state the real burden on those students whose families do not do what is expected.

According to the Consensus Methodology, 38.2 percent of the families are not willing to contribute as much as is expected of them. The mean

under-willingness for those families is $1,325. Under the Basic Grant Methodology 65.5 percent are not willing to contribute what is expected, with the mean deficit $1,494. In earlier chapters it has been shown that as family income (and consequently expected contribution) increases, the percent of families who are not willing to do what is expected increases. The mean amount of their under-willingness also increases with income. Under the Consensus Methodology, for example, the mean under-willingness of families with incomes of less than $6,000 is $503, that of families with incomes in excess of $30,000 is $3,781. The comparable figures for the Basic Grant methodology are $528 and $4,092. Among the "middle class" families with imcomes between $12,000 and $24,000 the mean deficit according to the CM is $831; according to the BEOG it is $1,469.

Table 31

Under-Willingness to Contribute
CM and BEOG Expectations
By Parental Income

Parental Income	Under-Willingness					
	CM			BEOG		
	%	Mean	S.D.	%	Mean	S.D.
Under $6,000	3.0%	$503	$1,129	12.7%	$528	$670
$6,000 to $11,999	16.3	416	623	60.8	734	644
$12,000 to $17,999	53.6	601	629	90.0	1,128	865
$18,000 to $23,999	82.3	1,269	1,089	96.7	2,118	1,231
$24,000 to $29,999	90.9	2,302	1,625	97.5	3,035	1,621
$30,000 and Above	93.3	3,781	2,215	97.5	4,092	2,038

The under-willingness associated with these parental contributions can be translated into off-campus work at $3.00 per hour for 13 and 15 hours a week during a 34 week academic year. And since the aid offered by their

institutions assumes the presence of the expected parental contribution this work would need to be in addition to anything provided in the aid package through the College Work-Study Program or other need-based work under the supervision of the institution.

Tables 18 and 22 compared the percentages of families who were willing to do more or less than was expected under the two methodologies. Families who owned businesses or farms were less likely to offer less than would be expected than were non-business/farm families -- but their under-willingness is greater in dollar terms. Under the CM business/farm families have a mean under-willingness of $1,691 compared with $1,286 for non-business/farm families. Under the Basic Grant methodology the comparable figures are $1,755 and $1,465. Families with both parents present are more likely to offer less than expected -- and the differences between expectation and willingness are greater -- than among one-parent families. The dollar values of differences between willingness and expected ability decrease as family size increases under both methodologies. So, too, do the differences between families with different numbers of members concurrently enrolled in postsecondary education.

Families who own their own homes have a greater mean difference between willingness and ability than do renters ($1,376 and $949 respectively in the CM; $1,670 and $863 under the BEOG). Families with other assets also have a larger mean difference between willingness and ability than those without other assets ($1,803 and $1,283 respectively in the CM and $1,839 and $1,464 in the BEOG). Table 32 on the following page compares the mean under-willingness for these different groups.

Table 32

Under-Willingness to Contribute
CM and BEOG Expectations
For Different Groups

Group	Mean Under-Willingness	
	CM	BEOG
Business/farm owners	$1,691	$1,755
Non-business/farm owners	1,286	1,465
Single-parent families	$691	$805
Two-parent families	1,426	1,687
Family size 3	$1,496	$1,560
4	1,446	1,639
5	1,414	1,641
6 or 7	1,209	1,463
8 or more	$864	1,065
One family member enrolled	$1,624	$1,746
Two members enrolled	1,063	1,325
Three members enrolled	$762	938
No casualty expenses	$1,310	$1,483
Any casualty expenses	1,516	1,465
No medical/dental expenses	$1,471	$1,624
$1 to $599 expenses	1,044	1,255
$600 or more expenses	1,297	1,519
Home owners	$1,376	$1,670
Not home owners	$949	863
Having other assets*	$1,803	$1,839
Without other assets	1,283	1,464

* Excluding business and farm asset holdings

Table 14 indicated that, within the same income groups, parents with assets were more likely to offer some contribution than were parents who had less or no assets. In spite of this, families with higher assets have a greater under-willingness than do those with little or no assets. Among families in the $18,000 to $23,999 income group, for example, those with no assets have an average under-willingness of $657, those with some assets ($1 to $34,999) have an average under-willingness of $857, and those with high assets have an average under-willingness of $1,784. Differences in the other income groups are similar, as shown in Table 33.

Table 33

Comparison of Parental Under-Willingness
Within Income Groups with Different Asset Holdings
Two-Parent Families Only
Consensus Methodology

Income Group	Mean Under-Willingness for Families With		
	No Assets	Assets $1 to $24,999	Assets $25,000 or More
Under $6,000	--	$300	$978
$6,000 to $11,999	$230	249	651
$12,000 to $17,999	437	441	1,031
$18,000 to $23,999	657	757	1,784
$24,000 to $29,999	1,625*	1,857	2,579
$30,000 and Above	750*	2,865	4,081

* Less than 10 cases in these cells

For the single filers, it is possible to relate parental under-willingness to institutional type and budget. Under the CM, the parents of students who indicated public two-year institutions had a mean under-willingness of $972. That represented 43.5 percent of the average budget for that type of institution. For those planning to attend a public four-year institution the mean under-willingness was $1,140, or 38.8 percent of the average budget. At the private and independent institutions the mean under-willingness was $1,625, or 31.7 percent of the average budget. Under the Basic Grant methodology the comparable figures were $1,281 at public two-year institutions (57.2 percent of budget), $1,363 at the public four-year institutions (46.4 percent of budget), and at the private and independent institutions $1,928 (37.6 percent). Table 34 displays the percentage of actual costs represented by the under-willingness of parents across institutional types. In the CM they range from 47.3 percent of budget at the least expensive institutions to 27.6 percent at the most expensive. Comparable figures for the Basic Grant methodology range from 51.3 percent to 31.3 percent.

Table 34

Under-Willingness as a Percent of College Budget
CM and BEOG Methodologies
Single Filers Only

College Budget	Under-Willingness as % of Budget	
	CM	BEOG
Under $2,000	47.3%	51.3%
$2,000 to $2,999	39.7	50.0
$3,000 to $3,999	36.3	43.8
$4,000 to $4,999	33.9	40.3
$5,000 to $5,999	32.2	38.9
$6,000 and Above	27.6	31.3

For freshmen students the differences between CM expectation and willingness among those who would not do as much as expected averaged $1,584. Using the same methodology the differences for previously enrolled students averaged only $1,048. According to the Basic Grant methodology the comparable differences would have been $1,817 and $1,201.

The percentages of parents not willing to contribute as much as expected of them varies with the group being considered. So, too, do the amounts by which willingness and ability differ. But for substantially all students in this study group there is a major and significant difference between what either the Consensus Methodology or Basic Grant Family Contribution Schedule expect and what their parents are willing to provide.

Chapter 7: Summary

One of the basic principles of need-based financial aid in the United States is that the parents of the student have a responsibility to pay for their children's education to the extent that they are able. There are two generally accepted measures of the "ability" of parents to contribute to the costs of postsecondary education: the Consensus Methodology (CM) developed by the National Task Force on Student Aid Problems and implemented by the national private need analysis agencies and that of the Basic Educational Opportunity Grant (BEOG) Family Contribution Schedule. Most of the financial aid awards offered to dependent students by postsecondary institutions and state agencies assume that a parental contribution calculated according to one of these methodologies will be available to offset costs.

In reality, however, it is neither of these systems which determines the financial need of the student. The "real" need is determined by the difference between costs and the amount the parents actually contribute. Parental willingness may differ from calculated ability for a variety of personal, financial, social, and educational reasons. The purpose of this study was to compare parental offers of support (willingness) with the results of the two methodologies for calculating what they should provide (expected ability).

Data for the study were drawn from the universe of dependent students' families who filed the Parents' Confidential Statement (PCS) or Financial Aid Form (FAF) with the College Scholarship Service during the 1976-77 processing year for awards generally to be made during the 1977-78 academic year. The total study sample of 10,000 represented a fixed-interval sample of approximately 0.4 percent of the total 2.2 million-plus families who filed need analysis documents with the College Scholarship Service. Each student's record included a statement of parental willingness to contribute, the parental and student ability to contribute calculated according to both of the methodologies described above, and various additional financial and family characteristic information. On the basis of that additional information, two sub-populations were identified for special study.

The first sub-population included 5,877 students who had indicated that the results of the need analysis performed by CSS be sent to only one postsecondary institution. For purposes of the study that institution was assumed to be the one that the student planned to attend. Data from the College Board's management information system was used to calculate the student expense budget at that institution. Both the CM and BEOG methodologies calculate contributions as high as $9,999 even though the maximum which would be expected of any family, regardless of ability, is the total budget at the institution of choice. The single filer population provided an opportunity to control the calculated parental contribution for maximum costs. Further, it was possible to account for the student's own contribution and calculate a third measure of expected parental ability limited to cost minus the student's own contribution.

The second sub-population included 4,048 students who were planning to enter postsecondary education as first-time freshmen. Since these families had no experience with postsecondary educational costs and financing (at least for that applicant-child) it was assumed that their willingness might be less-influenced by the expectations of the aid administrators and the experience of their child during previous years.

Table 35 summarizes some of the salient characteristics of families in each of the three groups. Comparison of the mean income and asset holdings of the study group with known data about the prior-year's PCS and FAF filing population indicated that there might be some bias in the study sample. The mean income of the study group ($12,788) was lower than that for the previous year's population ($13,570) as was the mean asset holdings ($16,822 for the study sample and $19,582 for the preceding year). Examination of the distributions by College Board region indicated that there was an under-representation of families from the more affluent New England and Middle States areas and an over-representation from the lower-income Western region. The income of families in the West was heavily influenced by a larger proportion of low-income single-parent families.

In interpreting these analyses it must be remembered that the study sample under-represented high income families and consequently may be a conservative estimate of the differences which exist among all CSS-filing families. It

should also be observed that the families who file need analysis documents with CSS may not be completely representative of all families applying for financial aid. Finally, the analyses here are bi-variate when in fact the relationships between willingness and ability may be multi-variate.

Table 35
Summary of Family Characteristics

Characteristic	All Filers	Single Filers	Freshmen
Mean parental income	$12,788	$13,755	$13,770
Mean total parental assets	$16,822	$18,306	$18,341
Mean family size	4.9	4.8	5.0
Percent single-parent families	30.8%	28.8%	27.3%
Percent with multiple members enrolled in college	47.2%	47.2%	40.8%

Figure 1, on the following page, displays the dollar amounts that the parents said they would be willing to contribute toward their child's education and the expected amount calculated by the two methodologies. It makes it immediately clear that there are substantial and significant differences between willingness and ability.

The mean amount offered by parents is $422. That expected by the Consensus Methodology is $762 and that by the Basic Grant methodology $1,293. The median offered willingness is zero, the CM median $44, and the BEOG median

$674. One of the largest causes of these differences is the percentage of families offering or expected to contribute nothing. More than half of the families (54.3 percent) offer nothing. The Consensus Methodology expects no contribution from less than half of the families (47.8 percent) and the Basic Grant methodology expects no contribution from only slightly more than one-quarter of the families (26.1 percent).

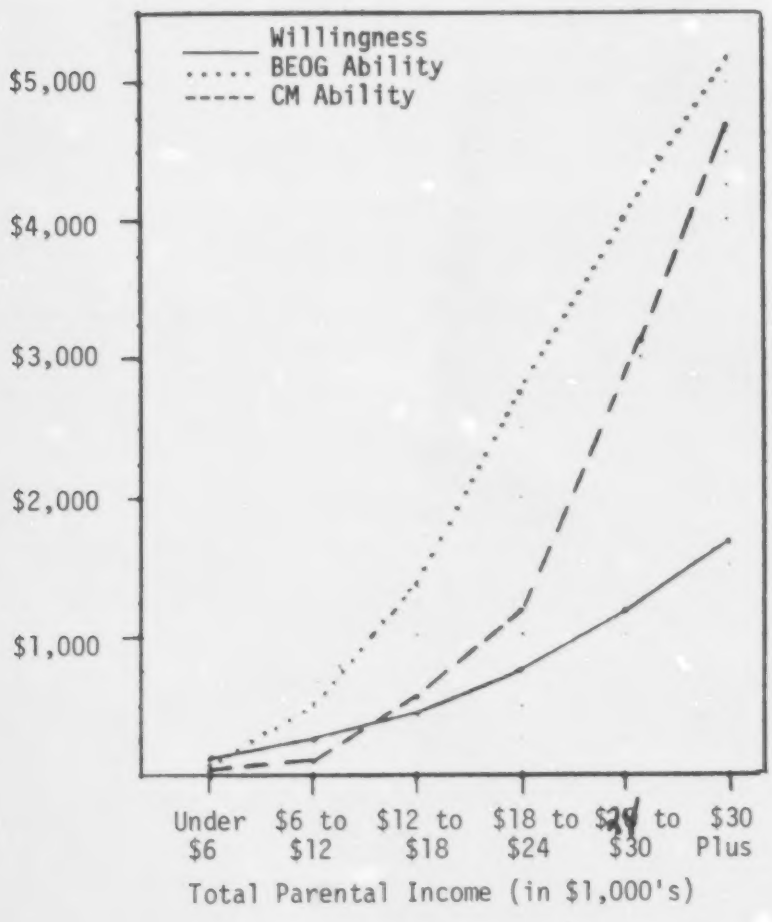

Figure 1

Comparison of Willingness and Ability
By Parental Income

Among families with incomes of less than $6,000 more than eight out of ten (80.6 percent) said that they were willing to contribute nothing. Not until parental income exceeded $12,000 did at least half of the families make any offer. Among families with incomes in excess of $24,000 about one in six still said they would contribute nothing.

Willingness to contribute varied among families with different characteristics. Families that owned businesses or farms were more likely to offer some contribution than were those families who did not have farms or businesses (56.2 percent versus 44.4 percent making some offer of support). Two-parent families were more likely to offer than were those headed by a single parent (53.5 percent and 28.1 percent respectively). Families having homes or other non-business/farm assets were more likely to make an offer (51.3 percent and 56.0 percent respectively) than were those without such assets (33.9 percent of non-home owners made any offer and 44.7 percent of those without other forms of assets made an offer). As family size increased there was generally a decrease in the percent who offered any support (50.1 percent of the families with four members made any offer compared with only 35.1 percent of those with eight or more members).

There was an inverse relationship between the percent of families offering support and those with allowable casualty or medical/dental expenses, i.e. those with expenses were more likely to offer support than were those without expenses. This was, however, a function of income rather than of expense. Families with higher incomes were more likely to have allowable expenses than were low income families and were more likely to make any offer.

Table 36, on the following page, summarizes the comparisons between the willingness and ability of families in different income groups calculated according to the two methodologies. As income increases, the percentage of families who are willing to contribute what is expected decreases and the dollar value of their "under-willingness"* increases.

For all students in the study group whose families were not willing to make the expected contribution, the mean under-willingness was $1,325 compared with the Consensus Methodology and $1,494 compared with the Basic Grant methodology. That can be translated into between 13 and 15 hours of employment at $3.00 per hour during a 34-week academic year. Since the aid offered by institutions assumes that the calculated parental contribution would be available, the required job would have to be in addition to anything provided in the aid package offered by the institution. Loans could be an alternative but they too would be in addition to the "need-based" aid available.

One of the basic premises of both methodologies is that families with assets can be expected to contribute more than families without assets in the same income group. The data of this study support the increased likelihood of a contribution from families in the same income group as assets increase. Unfortunately, as assets increase within the same income group the difference between expectation and willingness also increases. Stated differently,

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* Under-willingness is the mean difference between expected contribution and the offered support for those families who are not willing to do at least what is expected.

Table 36

Summary Comparison
Wiliingness, Consensus Methodology, and BEOG Methodology
By Income Group

Income Group	Mean Expectation	Percent Willing to Contribute More	Equal	Less	Mean Under-Willingness
Consensus Methodology					
Under $6,000	$19	18.7%	78.3%	3.0%	$503
$6,000 to $11,999	112	31.3	52.4	16.3	416
$12,000 to $17,999	545	29.3	17.1	53.6	601
$18,000 to $23,999	1,677	14.1	3.6	82.3	1,269
$24,000 to $29,999	3,135	8.1	1.0	90.9	2,302
$30,000 and Above	4,666	6.2	.5	93.3	3,781
Basic Grant Methodology					
Under $6,000	$80	17.3%	70.0%	12.7%	$528
$6,000 to $11,999	510	16.7	22.5	60.8	734
$12,000 to $17,999	1,326	7.5	2.5	90.0	1,128
$18,000 to $23,999	2,731	2.7	.6	96.7	2,118
$24,000 to $29,999	4,003	2.3	.2	97.5	3,035
$30,000 and Above	5,115	1.5	1.0	97.5	4,092

families with more assets are more likely to make a contribution than are those without assets but the amount is less than the possession of assets would suggest was available. For example, in the $12,000 to $17,999 income group 69.3 percent of the families with no assets offer no contribution while only 49.6 percent of those with assets between $1 and $34,999 make no offer and only 34.5 percent of those with assets in excess of $35,000 offer nothing. The differences between the Consensus Methodology expectations and the offers of those not willing to do what is expected increases from $437 for the families in that income group with no assets to $1,031 for those with assets in excess of $35,000.

The expected increase in correspondence between willingness and calculated ability when the latter was controlled for cost and student contribution did not occur. Less than one percent of the single-filer families were calculated to be able to make contributions in excess of the costs of the educations elected by their children under either methodology. Only slightly more than one percent were calculated to be able to make contributions which exceeded cost minus student contribution. This was due to a positive relationship between increases in family income and the expense of the education at the single institution named by the student. Figure 2 graphically demonstrates this relationship. The mean student budget increased in each income interval. The average cost of education for those coming from families with incomes of less than $6,000 was $3,442; that of students from families in the $12,000 to $17,999 inverval averaged $3,842, and that of families with incomes in excess of $30,000 averaged $4,881.

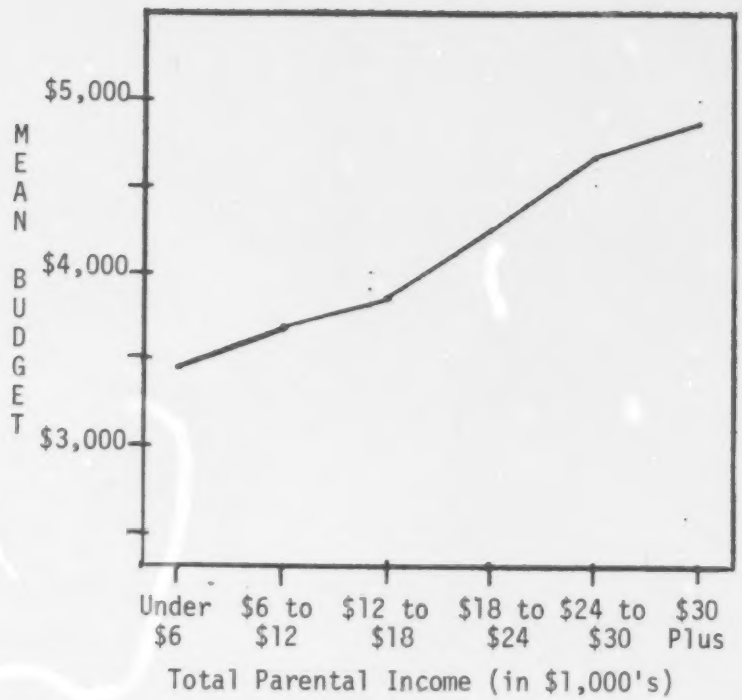

Figure 2

Relationship of Student Expenses and Family Income

For the single filers it was possible to translate parental under-willingness into a percentage of the total costs the student must meet. According to the Consensus Methodology the difference between parental willingness and calculated ability for those who did not do at least what was expected was 47.3 percent of the budget at institutions costing less than $2,000. According to the Basic Grant methodology the comparable under-willingness represented 51.3 percent of the budget. While the absolute amount of under-willingness increased as college budgets increased, the relative proportion of budget represented by the under-willingness decreased. For students at institutions with budgets in excess of $6,000 the parental under-willingness

according to the Consensus Methodology represented only 27.6 percent of the budget and that according to the Basic Grant methodology only 31.3 percent of the total. In real dollars, however, those differences were $945 and $1,026 according to the respective methodologies at the under-$2,000 cost institutions and $1,800 and $2,036 at the over-$6,000 ones.

While parents of freshmen were more likely to offer some contribution toward educational expenses than were the parents of previously enrolled students (47.1 percent and 43.5 percent respectively offering something) they were less likely to contribute as much as expected. Under the Consensus Methodology 44.2 percent of freshmen parents said they would contribute less than expected compared with 32.5 percent of the previously enrolled students' parents. When the BEOG expectations were compared with willingness 63.3 percent of the previously enrolled students' parents said they would do less than expected compared with 67.6 percent of the freshmen's parents. Freshmen parents were slightly more likely to do what was expected when contributions were controlled for cost and student contribution than were parents of previously enrolled students. While the differences were small there was some indication that parents seeking access to postsecondary education for their children were more likely to do what was expected than were those who were interested in maintaining the enrollment of a child. The differences were so small, however, that no definitive statements can be made on this matter.

The scope of this study did not include investigation of which elements in the methodologies for calculating contributions might account for the

disparities between willingness and calculated ability. Three tentative observations can, however, be drawn from the data presented here.

First, it would appear that the "threshold" point at which a contribution is first expected is higher than the point at which parents believe they are able to make a contribution. In the Consensus Methodology the differences in threshold are not great: 52.2 percent would be expected to make a contribution and 45.7 percent offer to make one. In the Basic Grant methodology the differences are much greater: 45.7 percent offer a contribution while 73.9 percent are expected to make one. These differences probably relate to the "minimum standard allowances" made in the two systems.

Second, it would appear that the amount of contributions expected from the families' assets are greater than are actually being made by the parents. The study data show that parents with assets are more likely to make a contribution than are parents with the same income who do not have assets. In spite of this increased willingness to contribute something there are widening differences between the actual amounts offered and calculated as the asset holdings increase. This suggests that the rates of taxing assets are higher than the actual amounts families are willing to provide from their assets.

Finally, there is a remarkable difference in the percentage of families who own homes who say they will do less than expected than among families who do not own homes. Some portion of this is undoubtedly related to the

correspondence between increases in parental income and the incidence of home ownership (i.e. home owners have higher incomes than do non-owners and consequently have larger expected contributions). But some portion may have to do with the amount of increment to the expected contribution which derives from home equity. Comparable differences do not appear when the willingness of families who do or do not own farms or businesses or who do or do not have other forms of assets is compared.

Regardless of the reasons for it, these data suggest a wide gulf between the expectations that financial aid programs and financial aid administrators have for parents and their actual behavior. Since the aid offers assume that the expected parental contributions will materialize, these differences place burdens on the student to find support outside the family and outside of the aid office. Other studies have shown that there were significant gaps between the documented resources and budgets of students who were actually enrolled in postsecondary education. These may be caused by an unwillingness of parents to do what is expected of them -- and may be met by student efforts not reported to (nor anticipated by) the aid administrators. It is not possible to estimate the educational cost to students of these additional efforts. It is even less possible to estimate how many students are deterred from entering or continuing postsecondary education because of the gaps between willingness and expected ability.

Appendix A
Parents' Confidential Statement
and
Financial Aid Form

PCS

COLLEGE SCHOLARSHIP SERVICE
OF THE COLLEGE ENTRANCE EXAMINATION BOARD

Parents' Confidential Statement Booklet

Academic Year 1977-78

Inside this booklet, you will find:

• Parents' Confidential Statement (PCS) • Instructions for completing the PCS • A sample filled-in PCS
• CSS Code List, to be used by you in listing the post-high-school institutions and scholarship programs to receive the PCS
• A PCS work sheet

What is the PCS?

The purpose of the PCS is to collect information used in determining a student's need for financial aid. You submit the PCS to the College Scholarship Service (CSS), an activity of the College Entrance Examination Board, where it is analyzed. The information you report on the PCS is confidential and is sent only to the recipients you list.

The CSS does not award financial aid; rather it evaluates the financial ability of a family to contribute to the costs of the student's post-high-school education.

The decision to award financial aid rests with the individual institutions and programs which directly inform students whether or not they are eligible for financial aid. Some of these may also request completion of a separate financial aid application.

Who files the PCS?

The PCS is to be filed by you, the parent or guardian of a student who is applying for financial aid for the academic year 1977-1978. If you are separated or divorced, the PCS should be completed by the parent (and present spouse, if any) who has custody of the student. If more than one student in your family is requesting financial aid, you should submit a separate PCS for each.

Who must file a business or farm supplement?

If you own all or part of a business, or if you are a farm or ranch owner, operator, or tenant, you must submit a special supplement with this PCS. Supplement A (for business owners) and Supplement B (for farmers or ranchers) may be obtained from secondary schools, colleges, other post-high-school institutions, scholarship programs, or from the CSS. Failure to submit a supplement, when appropriate, with your PCS will delay its processing.

What procedures are followed to ensure accuracy?

In the interest of equity and fairness, it is important that you provide accurate and complete information on the PCS. Failure to do so may jeopardize the student's request for financial aid.

In order to ensure that accurate data are reported on the PCS, an authorization form is included that the CSS may use to obtain an official copy of your 1976 U.S. individual income tax return from the Internal Revenue Service (IRS). *Do not send any income tax returns with the PCS to the CSS.* Your authorization and any tax returns obtained by using the authorization are confidential and are not sent to the institutions and programs you list to receive the PCS. Some institutions and programs may request that you send a copy of your income tax return to them. If so, send it directly to the requesting institution. In other cases, the CSS on behalf of institutions listed by you may seek verification of the information reported on the PCS.

When is the PCS to be filed?

Mail your completed PCS and, if applicable, Supplement A or B to the appropriate CSS office, shown on the front of the PCS, at least one month before the earliest financial aid deadline required by the institutions and programs you list to receive the PCS. Do not submit this PCS after December 1, 1977.

What is the fee for filing the PCS?

The CSS processing fee is $4.50 for the first institution or program listed at PCS item 6 and $2.25 for each additional one. This fee covers the costs of analyzing the PCS and of sending a copy of the PCS and the analysis to the institutions and programs listed. Please make your check or money order payable to CSS. *Do not send cash. A PCS received without the proper fee will be returned to you.*

What if family circumstances change after filing the PCS?

If family circumstances change after your PCS has been submitted, write the CSS office to which you sent the PCS. *Do not submit another 1977-78 PCS.* Indicate the PCS item number to be revised, describe the change, and, if applicable, provide the new dollar amount. Correspondence communicating changes must be signed by you, not by the student. The CSS will forward all relevant information to the institutions and programs that receive your PCS.

In any correspondence with the CSS and on any separate sheets of paper that you may enclose with the PCS, please provide the following student information: full name, date of birth, social security number, permanent mailing address, and the CSS code number of the institutions to receive the PCS.

Can the PCS be sent to additional institutions or programs?

After you have filed a PCS, the CSS will send you an Acknowledgment that your PCS has been received. This Acknowledgment includes an Additional College Request (ACR) form for you to submit if you later wish copies of the PCS sent to institutions and programs not originally listed. The ACR fee is $3.25 for the first institution or program you list and $2.25 for each additional one.

The ACR form can be processed ONLY until September 1, 1977; do not submit another PCS before this date. If you wish copies of your PCS sent to additional institutions between September 1, 1977, and December 1, 1977, you must submit a new 1977-78 PCS.

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Instructions for Completing the PCS

It is important that you complete all items on the PCS according to the following instructions. This will help avoid delays in processing. In addition to the instructions, refer to your most recent income tax return and to the sample filled-in PCS on the back of the PCS.

- Complete the work sheet first and transfer the information to the PCS. Keep the work sheet for your records. Please type or print all entries in black ink; do not use a pencil.
- Enter each response in the proper area. Do not make entries outside of boxes or enter more than one set of figures in a box.
- Enter amounts in dollars; omit cents. Do not use commas between dollar values. For example, if father's wages, salaries, tips, and other compensation are $10,705.67, enter $10705 in 16A for father.
- Do not leave dollar items blank. Enter a zero (0) where appropriate. Do not use words such as "unknown," "none," or "same." If the actual amounts are not available or if you have not filed your 1976 U.S. income tax return, provide your best estimate. Use 48 to explain all circled items and any unusual family circumstances.
- Sign and date the PCS and, if applicable, a supplement.

ITEM 1: Enter all the requested student information, making certain that you include the student's date of birth and, optionally, sex and social security number.

ITEM 6: Enter the names and addresses of all institutions and programs to receive the PCS. Then use the CSS Code List provided to find the four-digit numbers for these institutions and enter the numbers in the appropriate CSS code number boxes. Check your code number entries carefully; if you enter incorrect code numbers, the PCS will be sent to the wrong institutions. If the name of an institution or program you list on the PCS does not appear in the Code List, be certain to enter its complete name and address, but leave the CSS code number box blank. Do not use any codes other than those provided on the Code List.

ITEM 12: Enter the total number of persons for whom parents provide more than half-support. Be certain to include parents (yourself and spouse, if any), parents' dependent children including the student named on this form, and other dependents of parents. Do not leave blank and do not enter zero. List children and other dependents entered at this item in 47.

ITEM 13: If you include parents in this item, provide in 48 the same educational information as requested for children and other dependents in 47.

Parents' Annual Income and Expenses

ITEM 16: Enter total annual amounts only. Whenever an individual entry is from more than one source, itemize and give dollar amounts in 48. *If actual amounts for 1976 are not available, or if you have not filed your 1976 U.S. income tax return, give your best estimate.* If the amounts entered for 1976 are lower by $2,000 or more than those given for 1975, explain in 48. Also, if the amounts entered for 1977 are lower by $2,000 or more than those for 1976, explain in 48.

ITEM 16A: For 1975, enter amount for each working parent from line 9 of your U.S. income tax return, Form 1040 or Form 1040A. For 1976, enter amount for each working parent from the "wages, salaries, tips, and other employee compensation" line of your 1976 return.

ITEM 16B: For 1975, enter amount from line 10C of your U.S. income tax return, Form 1040 or Form 1040A. For 1976, enter amount from the appropriate "dividends" line of your 1976 return.

ITEM 16C: For 1975, enter amount from line 11 of your U.S. income tax return, Form 1040 or Form 1040A. For 1976, enter amount from the "interest income" line of your 1976 return.

ITEM (16D): For 1975, enter amount from line 12 of your U.S. income tax return, Form 1040. For 1976, enter amount from the "income other than wages, dividends, and interest" line of your 1976 return. If you own a business or farm, be certain to include the net profit (sole ownership) or ordinary income (partnership) in this item as well as on Supplement A or B.

ITEM (18): For 1975, enter amount from line 14 of your U.S. income tax return, Form 1040. For 1976, enter amount from the "adjustments to income" line of your 1976 return. Enter only IRS allowable amounts for forfeited interest, "sick pay," moving expense, employee business expense, and payments to a Keogh or Individual Retirement Account (IRA) retirement plan.

ITEM 20: Be certain to follow the instructions given above for 16.

ITEM 20A: Enter the total amount of benefits received for all members of the family, *including the student.*

ITEM (20B): Enter *all other* nontaxable income not previously reported.

Include the total annual amount of *veterans benefits* received for all members of the family *except* those received for the student or for other family members who are now or will be in college or other post-high-school education during 1977-78. Enter the amount of monthly benefits to be received only by the student in 36B.

In addition to veterans benefits, include child support received, welfare, unemployment benefits, interest on tax-free bonds, untaxed portions of pensions and capital gains, housing and subsistence allowances (for military, clergy, and faculty), allotments, gifts, inheritances, bequests, aid from friends and relatives, and other nontaxable income.

Also, be certain to include any "sick pay" or retirement plan payments entered in 18 above.

ITEM 22: For 1975, enter amount from line 18 of your U.S. income tax return, Form 1040, or line 15 of Form 1040A. For 1976, enter amount from the "income tax" line of your 1976 return. Enter a zero (0) when no tax is paid. Do not enter from W-2 form tax withheld or the amount of tax refunded. Do not enter state, local, real estate, or self-employment taxes, or total taxable income.

ITEM (23): For 1975, enter amount from line 41 of Schedule A of your U.S. income tax return, Form 1040. For 1976, enter amount from the "total deductions" line of your 1976 return, Schedule A.

If for either 1975 or 1976 you took a standard deduction or did not or will not file a return, enter a zero (0).

ITEM (24): For 1975, enter amount from line 17 of Schedule A of your U.S. income tax return, Form 1040. For 1976, enter amount from the corresponding line of your 1976 return, Schedule A.

If for either 1975 or 1976 you took a standard deduction or did not or will not file a return, enter the total of state and local income, real estate, gasoline, [illegible], personal property, and other taxes. Do not include your U.S. income tax.

ITEM (25): For 1975, enter the sum of lines 2 and 6 of Schedule A of your U.S. income tax return, Form 1040. For 1976, enter the sum of the "medicine and drugs" and "other medical and dental expenses" lines of your 1976 return, Schedule A.

If for either 1975 or 1976 you took a standard deduction or did not or will not file a return, enter the actual amount of your total medical and dental expenses not covered by insurance. Do not enter the cost of your medical and dental insurance.

ITEM (26): For 1975, enter amount from line 29 of Schedule A of your U.S. income tax return, Form 1040. For 1976, enter amount from the "casualty or theft loss" line of your 1976 return, Schedule A.

If for either 1975 or 1976 you took a standard deduction or did not or will not file a return, determine the amount of each loss not covered by insurance, due to theft or property loss or damage by fire, storm, car accident, shipwreck, etc.; subtract $100 from the amount of each loss; total the net amount of each such loss and enter the sum.

ITEM (27): Include other unusual expenses such as payments for alimony, child support, termite control, funerals, legal fees, and water, street, and sewer assessments (installation only).

Parents' Assets and Indebtedness

ITEMS 28 and (29): If home or other real estate is part of a business or farm, enter a zero (0) and include value on PCS Supplement A or B. If other real estate is income-producing, include the net income in 16D.

ITEM 32: If you own all or part of a business or farm, enter the requested information for 1976 from PCS Supplement A, lines 10, 12, and 14, or PCS Supplement B, lines 11, 13, and 15.

ITEM (33): Do not include any expenses for 1976 already entered in 22-27 or any debt entered above. *Include only debt outstanding from 1975 or before.* Include such past debts as medical and dental expenses; remaining business indebtedness if business dissolved; funeral expenses; legal fees; educational indebtedness for parents' education; unreimbursed job-related moving expenses; natural disasters not covered by insurance; liens; and living expenses if business failure, prolonged illness, and unemployment have depleted assets and forced indebtedness. *Do not include any other type of debt outstanding.*

Student's Assets and Benefits

ITEM (35B): Explain in 48 any restrictions on the use of these assets. Do not include the value of student's life insurance policies, stamp or coin collections, or personal property.

ITEM 36A: Enter only the student's monthly social security benefits to be received because the applicant is or will be a student during 1977-78. In addition, enter the number of months the student expects to receive these benefits during 1977-78.

ITEM 36B: Enter only the student's monthly Veterans Educational Assistance-GI Bill or War Orphans benefits to be received because the applicant is or will be a student during 1977-78. Do not include these student's benefits in 20B. In addition, enter the number of months the student expects to receive these benefits during 1977-78.

ITEM (37): Enter the yearly total of all of the student's other payments to be received from Vocational-Rehabilitation, Manpower Development, and other similar types of assistance programs. Do not include any grants, scholarships, loans, or employment the student is to receive from institutions and scholarship programs. Do not include any assistance from parents or the student's spouse. Do not enter any of these benefits in 20B.

To the Parents or Guardian

You, the parents or guardian whose financial situation is being reported on this PCS, must complete this authorization *or* check the box below before mailing the PCS to the CSS. If you are required to file a 1976 return, be certain to provide all requested information and to sign and date the authorization. If you are not required to file a 1976 return, leave the authorization blank and check here. ——→ ☐

Do not detach the authorization from this page.

PARENTS' AUTHORIZATION

for CSS to obtain a copy of 1976 U.S. individual income tax return

NAMES AND ADDRESS OF TAXPAYERS AS SHOWN OR TO BE SHOWN ON RETURN:	SOCIAL SECURITY OR EMPLOYER IDENTIFICATION NUMBER:	FOR IRS USE ONLY
	INTERNAL REVENUE OFFICE WHERE RETURN WAS OR WILL BE FILED:	
SIGNATURES OF TAXPAYERS:	DATE:	

PCS Mailing Instructions

College Scholarship Service

	OR	
Box 176 *Princeton, NJ 08540*		*Box 1501* *Berkeley, CA 94701*

Mail *this* Parents' Confidential Statement and, if applicable, a supplement to the appropriate CSS address listed above. If you live within the gray area of the map, send your PCS to the CSS office in Princeton; in the green area, to the office in Berkeley.

Before Mailing the PCS

Before you mail the completed PCS and Supplement A or B, if applicable, be certain you have:

- entered the student's identification information in item 1 on the PCS
- entered the CSS code numbers on all documents submitted
- signed and dated the PCS, including the above authorization
- folded the PCS so that the parents' financial information is facing out
- enclosed the correct CSS processing fee

Note:

- Any PCS received without the correct fee will be returned to you.
- The CSS cannot process your PCS after December 1, 1977.

CSS

COLLEGE SCHOLARSHIP SERVICE
OF THE
COLLEGE ENTRANCE EXAMINATION BOARD

PCS

Parents' Confidential Statement (PCS)
Academic Year 1977-78

Read instructions carefully as you complete this form.
Explain all circled items in 48.
USE BLACK OR DARK INK; DO NOT USE PENCIL.

IMPORTANT: Check the box next to the number of institutions and programs entered in item 6 below and enclose the fee indicated.

1 ☐ $4.50 2 ☐ $6.75 3 ☐ $ 9.00 4 ☐ $11.25 5 ☐ $13.50 6 ☐ $15.75

Student's Information

1 STUDENT'S NAME — STUDENT'S LAST NAME | STUDENT'S FIRST NAME | MID. INIT. | STUDENT'S DATE OF BIRTH (MONTH, DAY, YEAR) | (OPTIONAL) SEX (1 ☐ M, 2 ☐ F) | STUDENT'S SOCIAL SECURITY NUMBER

2 STUDENT'S PERMANENT MAILING ADDRESS — NUMBER, STREET, AND APARTMENT NUMBER | CITY | STATE | ZIP CODE

3 STUDENT'S MARITAL STATUS (Check only one box.)
1 ☐ Unmarried
2 ☐ Married
3 ☐ Separated

4 Is student a U.S. citizen or a permanent resident? YES ☐ 1 NO ☐ 2
If appropriate, enter student's visa number

5 Student's year in college or post-high-school institution during 1977-78 (Check only one box.) 1 ☐ FIRST 2 ☐ SECOND 3 ☐ THIRD 4 ☐ FOURTH OR FIFTH (undergraduate) 5 ☐ GRAD. PR

6 Enter complete names, addresses, and CSS code numbers of the institutions and programs to which copies of the PCS are to be sent. Do not list a given institution or program more than once. Obtain code numbers from the CSS Code List provided. If any institution or program you enter is not listed, leave the CSS code number box blank.

NAME	CITY	STATE	CSS CODE NO	NAME	CITY	STATE	CSS CODE NO

Father, Stepfather, or Male Guardian

7 NAME — AGE
HOME ADDRESS
OCCUPATION / TITLE
EMPLOYED BY — NUMBER OF YEARS

Mother, Stepmother, or Female Guardian

8 NAME — AGE
HOME ADDRESS
OCCUPATION / TITLE
EMPLOYED BY — NUMBER OF YEARS

9 PARENTS' CURRENT MARITAL STATUS (Check only one box.)
1 ☐ Married
2 ☐ Separated
3 ☐ Divorced
4 ☐ Mother living, father deceased
5 ☐ Father living, mother deceased
6 ☐ Other (If you checked "Other," explain in 48.)

10 Have you filed your 1976 U.S. income tax return? YES ☐ 1 NO ☐ 2

11 TOTAL NUMBER OF EXEMPTIONS claimed or to be claimed on parents' 1976 U.S. income tax return. (Enter zero if you are not required to file a 1976 return.) 1976

12 TOTAL SIZE OF PARENTS' HOUSEHOLD. (Include the student named on this form, parents, other dependent children, other dependents; do not leave blank and do not enter zero; list all children and other dependents by name in 47.

13 NUMBER IN COLLEGE. How many persons in item 12 (including the student named on this form) will be in college or other post-high-school educational institutions at least half-time during 1977-78? (Do not leave blank and do not enter zero.) 1977-78

14 To assist the student in being considered for other financial aid, we authorize the release of the student's name and address to state, federal, and other nationally recognized student aid progra YES ☐ 1 NO ☐ 2

15 Do you own all or part of a business, or are you a farm or ranch owner, operator, or farm tenant? YES ☐ 1 NO ☐ 2
▶ **If YES, complete Supplement A or B before going on to 16. Mail the completed supplement with your PCS to the CSS.**

Parents' Annual Income and Expenses

Enter yearly amounts in boxes only.

	TOTAL 1975	TOTAL 1976	ESTIMATED 1977
16 TAXABLE INCOME BEFORE DEDUCTIONS			
A. Wages, salaries, tips, and other compensation			
1. Father, stepfather, or male guardian	$	$	$
2. Mother, stepmother, or female guardian	$	$	$
B. Dividends	$	$	$
C. Interest income	$	$	$
(D) Taxable income other than wages, dividends, and interest (Itemize and give dollar amounts in 48.)	$	$	$
17 Add 16A, 16B, 16C, and 16D	$	$	$
(18) ADJUSTMENTS TO INCOME such as "sick pay," moving expenses, etc. (Itemize and give dollar amounts in 48.)	$	$	$
19 Subtract 18 from 17 for adjusted gross income	$	$	$
20 NONTAXABLE INCOME (See instructions.)			
A. Social security benefits	$	$	$
(B) Other nontaxable income (veterans benefits, child support, welfare, etc. Itemize and give dollar amounts in 48.)	$	$	$
21 TOTAL INCOME (Add 19, 20A, and 20B.)	$	$	$
(22) U.S. INCOME TAX PAID (See instructions. Do not include any tax overpaid.)	$	$	
(23) IRS ITEMIZED DEDUCTIONS (See instructions, itemize, and give dollar amounts in 48.)	$	$	
(24) STATE AND OTHER TAXES (See instructions, itemize, and give dollar amounts in 48.)	$	$	
(25) MEDICAL AND DENTAL EXPENSES NOT COVERED BY INSURANCE (See instructions, itemize, and give dollar amounts in 48.)	$	$	
(26) CASUALTY OR THEFT LOSS(ES) (See instructions, itemize, and give dollar amounts in 48.)	$	$	
(27) OTHER UNUSUAL EXPENSES (See instructions, itemize, and give dollar amounts in 48.)	$	$	

Parents' Assets and Indebtedness

Enter information in boxes only.

	TOTAL FIRE INSURANCE	ESTIMATE OF PRESENT MARKET VALUE	UNPAID MORTGAGE PRINCIPAL
(28) HOME IF OWNED OR BEING PURCHASED (Do not include amounts entered on Supplement A or B.) YEAR PURCHASED 19 PURCHASE PRICE $	$	$	$
(29) OTHER REAL ESTATE (Describe in 48. Do not include amounts entered on Supplement A or B.)	$	$	$
		MARKET VALUE	DEBT
(30) INVESTMENTS (STOCKS, BONDS, AND OTHER SECURITIES) (Itemize and give dollar amounts in 48.)		$	$
31 CASH, SAVINGS, AND CHECKING ACCOUNTS			$
32 BUSINESS OR FARM IF OWNED (Complete A, B, and C below.)			
A. Total assets for 1976 from Supplement A, line 10, or Supplement B, line 11			$
B. Total indebtedness for 1976 from Supplement A, line 12, or Supplement B, line 13			$
C. Percent of ownership for 1976 from Supplement A, line 14, or Supplement B, line 15			%
(33) OTHER DEBTS OUTSTANDING (Do not include any debts entered above. See instructions, itemize, state purpose, and give dollar amounts in 48.)			$

Divorced/Separated Parents

(To be completed by parent or guardian who has filed this PCS)

34 A. OTHER PARENT'S NAME
HOME ADDRESS
OCCUPATION / TITLE
EMPLOYED BY

B. Student's parents are ☐ divorced ☐ legally separated ☐ separated, no court action

C. Date of divorce or separation (MONTH, YEAR)

D. Name of parent who claimed student as a tax dependent

E. Amount of monthly child support received for the student $

F. According to court order, when will this support end? (MONTH, YEAR)

G. Amount of total monthly child support received for all children $

H. Amount of alimony received per month $

I. Is there any agreement specifying a contribution for student's education? ☐ Yes ☐ No If yes, how much per year? $

If there are special circumstances, check here ☐ and explain in 48.

CSS CODE LIST

This code list will assist you in completing item 6 of the PCS.

Most, but not all, of the institutions and programs listed below use the PCS. Institutions are listed alphabetically within the state in which they are located. If a state has one or more state scholarship programs, they are given at the beginning of the state's listing and marked with a small black square. A dash (—) to the left of an institution indicates that it is a campus or branch of a college or university system.

If the name of an institution or program you list on the PCS does not appear in the Code List, be certain to enter its complete name and address, but leave the CSS code number box blank.

DO NOT USE ANY CODES OTHER THAN THOSE LISTED HERE.

ALABAMA

1003 Alabama A & M University
1034 Alabama Christian College
1006 Alabama State University
Auburn University:
1005 —Auburn
1036 —Montgomery
1064 Birmingham-Southern College
1185 Daniel Payne College
1262 Gadsden State Junior College
1303 Huntingdon College
1736 Jacksonville State University
1352 Jefferson State Junior College
1356 John C. Calhoun St. Comm. Coll.
1933 Lawson State Community College
1737 Livingston University
1468 Miles College
1586 Oakwood College
1302 Samford University
1711 Southern Benedictine College
1733 Spring Hill College
1739 Stillman College
1800 Talladega College
1738 Troy State University
1813 Tuskegee Institute
University of Alabama:
1856 —Birmingham
1032 —School of Dentistry
1992 —School of Medicine
1854 —Huntsville
1830 —Tuscaloosa
1004 University of Montevallo
1880 University of South Alabama

ALASKA

4202 Anchorage Community College
4742 Sheldon Jackson College
University of Alaska:
4896 —Anchorage
4866 —Fairbanks
4897 —Juneau

ARIZONA

4007 Arizona State University, Tempe
4006 Northern Arizona University
4832 University of Arizona, Tucson

ARKANSAS

6762 American College of Commerce
6011 Arkansas State University
6267 Harding College
6273 Hendrix College
6578 Philander Smith College
University of Arkansas:
6866 —Fayetteville
6368 —Little Rock
6007 —Monticello
6004 —Pine Bluff
6012 University of Central Arkansas

CALIFORNIA

4002 Allan Hancock College
4010 Ambassador College
4004 American River College
4009 Art Center College of Design
4596 Azusa Pacific College
4015 Bakersfield College
4234 Bauder College
4021 Bethany Bible College
4017 Biola College
4236 Brooks College, Long Beach
4228 Brooks Institute, Santa Barbara
4226 Butte College
4084 Cabrillo College
4094 California Baptist College
4031 California College of Arts and Crafts
4049 California Institute of the Arts
4034 California Institute of Technology
4088 California Lutheran College
4035 California Maritime Academy
California State Universities and Colleges:
4110 —Bakersfield
4048 —Chico
4098 —Dominguez Hills
4312 —Fresno
4589 —Fullerton
4011 —Hayward
4345 —Humboldt
4389 —Long Beach
4399 —Los Angeles
4707 —Northridge
4082 —Pomona (Polytechnic)
4671 —Sacramento
4099 —San Bernardino
4682 —San Diego
4684 —San Francisco
4687 —San Jose
4038 —San Luis Obispo (Polytechnic)
4723 —Sonoma
4713 —Stanislaus
4145 Central California Commercial Coll.
4083 Cerritos College
4725 Chabot College
4046 Chaffey Community College
4047 Chapman College
4052 City College of San Francisco
4054 Claremont Men's College
4061 College of Marin
4063 College of Notre Dame
4100 College of the Redwoods
4070 College of San Mateo
4071 College of the Sequoias
4087 College of the Siskiyous
4108 Columbia Junior College
4078 Compton Community College
4943 Contra Costa College
4104 Cypress College
4286 De Anza College
4284 Dominican College of San Rafael
4279 Don Bosco Technical Institute
4296 East Los Angeles College
4302 El Camino College
4457 Fashion Inst. of Design, Los Angeles
4315 Foothill College
4311 Fresno City College
4327 Glendale Community College
4329 Golden Gate University
4334 Grossmont College
4341 Harvey Mudd College
Heald's Business College:
4352 —Hayward
4461 —Oakland
4453 —Sacramento
4458 —San Francisco
4459 —San Jose
4059 Holy Names College
4357 Immaculate Heart College
4381 La Verne College
Loma Linda University:
4062 —Loma Linda
4380 —Riverside
4418 —School of Medicine
4683 Lone Mountain College
4388 Long Beach City College
4411 Los Angeles Baptist College
4391 Los Angeles City College
4400 Los Angeles Trade Technical Coll.
4401 Los Angeles Valley College
4403 Loyola Marymount University
4515 Marymount Palos Verdes College
4483 Menlo College
4502 Merritt College
4485 Mills College
4486 Modesto Junior College
4507 Monterey Inst. of Foreign Studies
4490 Monterey Peninsula College
Mount Saint Mary's College:
4520 —Doheny
4493 —Los Angeles
4494 Mount San Antonio College
4540 Northrop University
4581 Occidental College
4584 Orange Coast College
4394 Otis Art Inst. of Los Angeles County
4614 Pacific Christian College
4616 Pacific College
4600 Pacific Union College
4604 Pasadena City College
Pepperdine University:
4326 —Los Angeles
4630 —Malibu
4619 Pitzer College
4605 Point Loma College
4607 Pomona College
4655 Reedley College
4663 Rio Hondo College
4670 Sacramento City College
4675 Saint Mary's College of California
4036 San Francisco Art Institute
4744 San Francisco Conservatory of Music
4686 San Jose City College
4690 Santa Barbara City College
4692 Santa Rosa Junior College
4693 Scripps College
4696 Shasta College
4697 Sierra College
4698 Simpson College
4753 Skadron College of Business
4930 Solano Community College
4701 Southern California College
4726 Southwestern College
4704 Stanford University
4039 United States International Univ.
University of California:
4833 —Berkeley
4834 —Davis
4886 —School of Medicine, Davis
4859 —Irvine
4837 —Los Angeles
4879 —School of Medicine, Los Angeles
4839 —Riverside
4836 —San Diego
4840 —San Francisco
4835 —Santa Barbara
4860 —Santa Cruz
4065 University of the Pacific
4892 —School of Dentistry
4848 University of Redlands
4368 —Johnston College
4849 University of San Diego
4850 University of San Francisco
4851 University of Santa Clara
4852 University of Southern California
4882 —School of Medicine
4958 West Valley College
4950 Westmont College
4952 Whittier College
4955 Woodbury University
4994 Yuba College

COLORADO

4001 Adams State College
4072 Colorado College
4073 Colorado School of Mines
4075 Colorado State University
4076 Colorado Women's College
4310 Fort Lewis College
4390 Loretto Heights College
4656 Regis College
4842 University of Denver
4074 University of Northern Colorado
4611 University of Southern Colorado
4946 Western State College of Colorado

CONNECTICUT

■0117 Connecticut Higher Education Grant Program
■0409 Connecticut State Scholarship Program
3001 Albertus Magnus College
3006 Annhurst College
3121 Briarwood School for Women
3104 Bridgeport Hospital
3898 Central Connecticut State College
3284 Connecticut College
3966 Eastern Connecticut State College
3390 Fairfield University
3421 Greater Hartford Community College
3431 Hartford College for Women
3442 Hartford Hospital School of Nursing
3768 Hartford State Technical College
3446 Housatonic Community College
3544 Manchester Community College
3550 Mattatuck Community College
3551 Middlesex Community College
3528 Mitchell College
3558 Mohegan Community College
3652 Northwestern Connecticut Community College
3678 Norwalk Community College
3699 Paier School of Art
3698 Post College
3712 Quinnipiac College
3780 Sacred Heart University
3781 Saint Francis Hospital
3754 Saint Joseph College
3798 Saint Mary's Hospital
3792 South Central Community College
3662 Southern Connecticut State College
3654 Thames Valley State Tech. Coll.
3899 Trinity College
3897 Tunxis Community College
3914 University of Bridgeport
3915 University of Connecticut
3436 University of Hartford
3663 University of New Haven
3959 Wesleyan University
3350 Western Connecticut State College
3987 Yale University

DELAWARE

5081 Brandywine College
5153 Delaware State College
Delaware Technical and Community College:
5201 —Dover
5169 —Georgetown
5204 —Newark
5154 —Wilmington
5255 Goldey Beacom College
5811 University of Delaware
5894 Wesley College

DISTRICT OF COLUMBIA

5007 American University
5104 Catholic University of America
5155 District of Columbia Teachers College
5209 Federal City College
5246 George Washington University:
5280 —School of Medicine
5244 Georgetown University
5297 Howard University
5422 Mount Vernon College
5632 Strayer College
5796 Trinity College
5007 Washington College of Law
5916 Washington Hospital Center
5929 Washington Technical Institute

FLORIDA

■0650 Florida Department of Education
5040 Art Institute of Fort Lauderdale
5053 Barry College
5712 Bauder Fashion College
5061 Bethune-Cookman College
5076 Biscayne College
5703 Biscayne Paramedical Institute
5045 Brevard Community College
5074 Broward Community College, Ft. Lauderdale
Charron Williams College:
5720 —Fort Lauderdale
5717 —Miami
5718 —Paramedical
5106 Chipola Junior College
5437 College of Boca Raton
5159 Daytona Beach Community College
5223 Eckerd College
5191 Edison Community College
5190 Embry-Riddle Aeronautical Univ.
5235 Flagler College
5215 Florida A & M University
5229 Florida Atlantic University
5216 Florida College
5080 Florida Institute of Technology
5206 Florida International University
5232 Florida Junior College, Jacksonville
5236 Florida Keys Community College
5217 Florida Memorial College
5218 Florida Southern College
5219 Florida State University, Tallahassee
5233 Florida Technological University
5171 Fort Lauderdale College of Business and Finance
5271 Gulf Coast Community College
5304 Hillsborough Community College
5322 Indian River Community College
5331 Jacksonville University
5377 Lake City Community College
5376 Lake Sumter Community College
5427 Manatee Junior College
Miami Dade Community College:
5457 —Downtown
5160 —North
5458 —South
5506 New College of the University of South Florida
5503 North Florida Junior College
5553 Palm Beach Atlantic College
5531 Palm Beach Junior College
Pasco Hernando Community College:
5562 —Dade City
5559 —New Port Richey
5535 Pensacola Junior College
5573 Ringling School of Art
5572 Rollins College
5641 Saint Johns River Junior College
5638 Saint Leo College
Saint Petersburg Junior College:
5658 —Clearwater
5656 —St. Petersburg
5653 Santa Fe Community College
5662 Seminole Community College
5621 South-Eastern Bible College
5630 Stetson University
5794 Tallahassee Community College
5791 Tampa Technical Institute
5812 University of Florida, Gainesville
5815 University of Miami
5490 University of North Florida
5828 University of South Florida
5819 University of Tampa
5833 University of West Florida
5869 Valencia Community College

GEORGIA

■0472 Georgia State Scholarship Commission
5091 Abraham Baldwin Agricultural College
5002 Agnes Scott College
5026 Albany Junior College
5004 Albany State College
5009 Andrew College
5012 Armstrong State College
5429 Art Institute of Atlanta
5014 Atlanta College of Art
5041 Atlanta College of Medical and Dental Assistants
5725 Atlanta Junior College
5015 Atlanta University
5336 Augusta College
5062 Bainbridge Junior College
5070 Bauder Fashion College
5059 Berry College
5066 Brenau College
5068 Brewton-Parker College
5078 Brunswick Junior College
5110 Clark College
5145 Clayton Junior College
5123 Columbus College
5167 Dalton Junior College
DeKalb Community College:
5165 —Clarkston
5711 —Decatur
5184 Emmanuel College
5187 Emory University
5237 Floyd Junior College
5220 Fort Valley State College
5273 Gainesville Junior College
5247 Georgia Baptist Hospital
5252 Georgia College
5248 Georgia Institute of Technology
5253 Georgia Southern College
5250 Georgia Southwestern College
5251 Georgia State University, Atlanta
5256 Gordon Junior College
5263 Grady Memorial Hospital
5300 Hall School of Nursing
5359 Kennesaw Junior College
5362 La Grange College
5439 Macon Junior College
5406 Medical College of Georgia
Mercer University:
5025 —Atlanta
5409 —Macon
5623 —Southern School of Pharmacy
5411 Middle Georgia College
5415 Morehouse College
5417 Morris Brown College
5497 North Georgia College
5521 Oglethorpe University
5186 Oxford College
5530 Paine College
5537 Piedmont College, Demorest
5543 Piedmont Hospital, Atlanta
5568 Reinhardt College
5609 Savannah State College
5616 Shorter College
5619 South Georgia College
5626 Southern Technical Institute
5628 Spelman College
5795 Tift College
5799 Toccoa Falls College
5813 University of Georgia, Athens
5855 Valdosta State College
5895 Wesleyan College
5900 West Georgia College
5990 Young Harris College

HAWAII

4324 Cannons International Bus. Coll.
4105 Chaminade College of Honolulu
4351 Hawaii Loa College
4352 Hawaii Pacific College
University of Hawaii:
4894 —Hawaii Community College
4869 —Hilo College
4350 —Honolulu Community College
4377 —Kapiolani Community College
4378 —Kauai Community College
4410 —Leeward Community College
4867 —At Manoa
4510 —Maui Community College
4976 —Windward Community College

IDAHO

4018 Boise State University
4060 College of Idaho
4355 Idaho State University, Pocatello
4539 North Idaho College
4544 Northwest Nazarene College
4657 Ricks College
4843 University of Idaho, Moscow

ILLINOIS

1025 Augustana College
1027 Aurora College
1052 Barat College
1057 Bellevile Area College
1483 Black Hawk College, Moline
1065 Blackburn College
1070 Bradley University
1082 Central YMCA Community College
1118 Chicago State University
1983 College of Lake County
1130 College of Saint Francis
1135 Columbia College
1140 Concordia Teacher's College
1157 Cook County School of Nursing
1165 De Paul University
1199 Eastern Illinois University
1204 Elmhurst College
1206 Eureka College
1248 George Williams College
1256 Greenville College
1707 Illinois Benedictine College
1315 Illinois College
1318 Illinois Institute of Technology
1319 Illinois State University
1320 Illinois Wesleyan University
1346 Joliet Junior College
1351 Judson College
1366 Kendall College
1910 Kennedy-King College
1372 Knox College
1392 Lake Forest College
1404 Lewis University
1405 Lincoln Christian College
1406 Lincoln College
1089 Loop College
1412 Loyola University of Chicago
1755 —Niles College
1520 MacCormac Junior College
1435 MacMurray College
1456 McKendree College
1470 Millikin University
1484 Monmouth College
1486 Moody Bible Institute
1524 Moraine Valley Community College
1493 Mundelein College
National College of Education:
1624 —Chicago (Urban Campus)
1551 —Evanston
1755 Niles College of Loyola University
1555 North Central College
1556 North Park College
1090 Northeastern Illinois University
1559 Northern Illinois University
1155 Northwestern Memorial Hospital
1565 Northwestern University
1584 Olive Harvey College
1596 Olivet Nazarene College
1619 Parkland College
1621 Parks College of Saint Louis Univ.
1077 Prairie State College
1630 Principia College
1645 Quincy College
1674 Rock Valley College
1665 Rockford College
1666 Roosevelt University
1667 Rosary College
3262 Rush University College of Nursing and Allied Health
1747 Saint Francis Hospital, Evanston
1763 Saint Mary of Nazareth Hospital
1708 Saint Xavier College
1713 School of Art Institute of Chicago
1717 Shimer College
Southern Illinois University:
1726 —Carbondale
1759 —Edwardsville
1681 —Medical School
1749 State Community College

1806 Thornton Community College
1820 Trinity Christian College
1810 Trinity College
1821 Triton College
1832 University of Chicago

University of Illinois
1851 —Chicago Circle
1855 —Medical Center
1836 —Urbana
1900 Western Illinois University
1905 Wheaton College
1925 Wilbur Wright College
1932 William Rainey Harper College

INDIANA

●0764 State Scholarship Commission of Indiana
1016 Anderson College
1051 Ball State University
1079 Bethel College
1073 Butler University
1776 Calumet College
1138 Concordia Senior College
1642 Deaconess Hospital, Evansville
1166 DePauw University
1195 Earlham College
1227 Fort Wayne Bible College
1238 Franklin College of Indiana
1251 Goshen College
1752 Grace Theological Seminary and Grace College
1760 Hanover College
1325 Herron School of Art
1309 Holy Cross Junior College
1304 Huntington College
1321 Indiana Central University
1272 Indiana College of Bus. Technology
1322 —Terre Haute

Indiana University
1324 —Bloomington
1338 —Gary
1337 —Kokomo
1314 —New Albany
1294 —Richmond
1285 —School of Medicine
1379 —South Bend

Indiana Purdue University
1336 —Fort Wayne
1325 —Indianapolis
1311 Indiana Vocational Technical College
3218 Lockyear College
1440 Manchester College
1442 Marian College, Indianapolis
1446 Martin College, Marion
1570 Northwestern Institute
1585 Oakland City College

Purdue University
1638 —Hammond
1631 —West Lafayette
1640 —Westville
1668 Rose Hulman Institute of Technology
1761 Saint Elizabeth Hospital
1691 Saint Francis College
1697 Saint Joseph's College
1704 Saint Mary-of-the-Woods College
1702 Saint Mary's College
1705 Saint Meinrad College
1802 Taylor University
1811 Tri-State University
1208 University of Evansville
1841 University of Notre Dame
1874 Valparaiso University
1877 Vincennes University
1935 Wabash College

IOWA

●0767 Iowa Higher Education Facilities Commission
6757 American Institute of Business
6046 Briar Cliff College
6047 Buena Vista College
6060 Central College
6100 Clarke Community College
6101 Coe College
6119 Cornell College

Des Moines Area Community College
6177 —Ankeny
6044 —Boone
6174 Divine Word College
6177 Dordt College
6100 Drake University
6193 Ellsworth Community College
6249 Graceland College
6251 Grand View College
6252 Grinnell College
6288 Hawkeye Institute of Technology

Indian Hills Community College
6083 —Centerville
6312 —Ottumwa

Iowa Central Community College
6185 —Eagle Grove
6217 —Fort Dodge
6932 —Webster City

Iowa Lakes Community College
6195 —Emmetsburg
6196 —Estherville
6306 Iowa State University, Ames
6308 Iowa Wesleyan College

Iowa Western Community College
6098 —Clarinda
6302 —Council Bluffs
6027 Kirkwood Community College
6370 Loras College
6375 Luther College
4497 Maharishi International University
6394 Marshalltown Community College
6397 Marycrest College
6415 Morningside College
6417 Mount Mercy College
6418 Mount Saint Clare College
6422 Muscatine Community College
6400 North Iowa Area Community College

Northeast Iowa Area Voc. Tech. School
6751 —North (Calmar)
6754 —South (Dubuque)
6904 Northwest Iowa Vocational School
6490 Northwestern College
6548 Ottumwa Heights College
6617 Saint Ambrose College
6746 Saint Joseph Mercy School of Nursing
6712 Scott Community College
6650 Simpson College
6706 Sioux Empire College

Southeastern Community College
6340 —Keokuk
6048 —West Burlington
6122 Southwestern Community College
6869 University of Dubuque
6681 University of Iowa, Iowa City
6307 University of Northern Iowa
6885 Upper Iowa University
6094 Vennard College
6925 Waldorf College
6926 Wartburg College
6950 Western Iowa Tech Community College
6936 Westmar College
6941 William Penn College

KANSAS

6031 Baker University
6056 Benedictine College
6034 Bethany College
6037 Bethel College
5335 Emporia Kansas State College
[illegible] Fort Hays Kansas State College
[illegible] Kansas Newman College
[illegible] Kansas Technical Institute
6134 Kansas State University, Manhattan
6337 Kansas Wesleyan
6404 McPherson College
6547 Ottawa University
6630 Saint Mary College
6654 Sterling College

University of Kansas
6871 —Lawrence
6895 —Medical Center
6978 Washburn University
6864 Wichita State University

KENTUCKY

1019 Asbury College
1023 Ashland Community College
1056 Bellarmine College
1060 Berea College
1171 Brescia College
1107 Centre College of Kentucky
1145 Cumberland College
1200 Eastern Kentucky University
1211 Elizabethtown Community College
1249 Georgetown College
1275 Hazard Community College
1307 Henderson Community College
1274 Hopkinsville Community College
1328 Jefferson Community College
1368 Kentucky State University
1369 Kentucky Wesleyan College
1474 Lexington Technical Institute
1409 Lindsey Wilson College
1544 Madisonville Community College
1545 Maysville Community College
1487 Morehead State University
1494 Murray State University
1574 Northern Kentucky University
1620 Paducah Community College
1625 Pikeville College
1650 Prestonsburg Community College
1690 Saint Catherine College
1779 Somerset Community College
1770 Southeast Community College
1552 Spalding College
3250 Sullivan Business College
1876 Thomas More College
1908 Transylvania University
1625 Union College
1837 University of Kentucky
1838 University of Louisville
1901 Western Kentucky University

LOUISIANA

●0389 Louisiana State Student Incentive Grant Program
4082 Centenary College of Louisiana
6174 Dillard University
6250 Grambling State University

Louisiana State University
6373 —Baton Rouge
6385 —Medical Center
6372 Louisiana Tech University
6374 Loyola University
6471 Newcomb College of Tulane Univ.
6482 Northeast Louisiana University
6633 Saint Mary's Dominican College

Southern University
6663 —Baton Rouge
6711 —New Orleans
6832 Tulane University
6379 University of New Orleans
6672 University of Southwestern Louisiana
6975 Xavier University of Louisiana

MAINE

●0514 Maine Higher Education Facilities Commission
3076 Bates College
3114 Beal College
3089 Bowdoin College
3700 Calais Bay College
3302 Central Maine General Hospital
3309 Central Maine Voc. Tech. Institute
3280 Colby College
3372 Eastern Maine Voc. Tech. Institute
3440 Husson College
3505 Maine Maritime Academy
3655 Nasson College
3631 Northern Maine Voc. Tech. Institute
3701 Portland School of Art
3727 Ricker College
3791 Saint Francis College
3795 Saint Joseph's College
3802 Saint Mary's General Hospital
3535 Southern Maine Voc. Tech. Institute
3903 Thomas College
3925 Unity College

University of Maine
3929 —Augusta
3930 —Bangor
3506 —Farmington
3393 —Fort Kent
3956 —Machias
3916 —Orono
3691 —Portland-Gorham
3090 —Presque Isle
3960 Westbrook College

MARYLAND

●0298 Maryland State Scholarship Programs
5028 Allegany Community College
5019 Anne Arundel Community College
5401 Bowie State College
5137 Catonsville Community College
5114 College of Notre Dame of Maryland
5081 Columbia Union College
5051 Community College of Baltimore
5122 Coppin State College
5176 Dundalk Community College
5192 Essex Community College
5230 Frederick Community College
5402 Frostburg State College
5247 Goucher College
[illegible] Hagerstown Business College
5286 Hagerstown Junior College
5303 Harford Community College
5296 Hood College

Johns Hopkins University
5332 —Arts and Sciences
5354 —Evening College
5346 —Medical School
5610 —School of Adv. International Studies
5353 —School of Health Services
5382 —School of Hygiene & Public Health
5370 Loyola College
5399 Maryland Institute, College of Art

Montgomery Community College
5440 —Rockville
5414 —Takoma Park
5416 Morgan State University
5421 Mount Saint Mary's College
5532 Peabody Institute of Baltimore
5545 Prince George's Community College
5598 Saint John's College
5611 Saint Mary's College of Maryland
5602 Saint Mary's Seminary and University
5403 Salisbury State College
5404 Towson State College
5810 University of Baltimore

University of Maryland
5835 —Baltimore County
5814 —College Park
5400 —Eastern Shore
5856 Villa Julie College
5888 Washington College
5898 Western Maryland College

MASSACHUSETTS

●0558 Massachusetts State Scholarship Program
3002 American International College
3003 Amherst College
3005 Anna Maria College

Aquinas Junior College
3011 —Milton
3013 —Newton
3777 Art Institute of Boston
3009 Assumption College
3010 Atlantic Union College
3074 Babson College
3078 Bay Path Junior College
3120 Bay State Junior College of Business
3787 Bay State Medical Center
3079 Becker Junior College
3096 Bentley College
3107 Berklee College of Music
3105 Berkshire Christian College
3102 Berkshire Community College
3100 Boston City Hospital
3083 Boston College, Chestnut Hill
3084 Boston Conservatory of Music
3086 Boston State College, Boston
3087 Boston University
3091 Bradford College
3092 Brandeis University
3517 Bridgewater State College
3110 Bristol Community College
3112 Brockton Hospital
3109 Bryant and Stratton Junior College of Business
3123 Bunker Hill Community College
3098 Burbank Hospital School of Nursing
3099 Burdett School
3289 Cape Cod Community College
3277 Chamberlayne Junior College
3278 Children's Hospital
3279 Clark University
3282 College of The Holy Cross
3283 College of Our Lady of the Elms
3285 Curry College
3352 Dean Junior College
3371 East Coast Aero Technical School
3365 Eastern Nazarene College
3367 Emerson College
3368 Emmanuel College
3369 Endicott Junior College
3396 Faulkner Hospital School of Nursing
3391 Fisher Junior College
3518 Fitchburg State College
3392 Forsyth School for Dental Hygienists
3519 Framingham State College
3397 Framingham Union Hospital
3394 Franklin Institute of Boston
3415 Garland Junior College
3417 Gordon College
3300 Grahm Junior College
3420 Greenfield Community College
3447 Hampshire College
3434 Harvard-Radcliffe
3437 Holyoke Community College
3448 Holyoke Hospital
3473 Katherine Gibbs School
3696 Kimyrin Campbell Business School
3287 Labaure Junior College
3481 Lasell Junior College
3488 Lawrence Memorial Hospital
3482 Leicester Junior College
3483 Lesley College
3540 Malden Hospital School of Nursing
3294 Massachusetts Bay Community Coll
3516 Massachusetts College of Art
3512 Massachusetts College of Pharmacy
3513 Massachusetts General Hospital
3514 Massachusetts Institute of Technology
3515 Massachusetts Maritime Academy
3549 Massasoit Community College
3541 Memorial Hospital School of Nursing
3535 Merrimack College
3534 Middlesex Community College
3542 Mount Auburn Hospital
3529 Mount Holyoke College
3530 Mount Ida Junior College
3545 Mount Wachusett Comm. Coll
3676 New England Baptist Hospital
3659 New England Conservatory of Music
3771 New England Deaconess
3644 New England Medical Center
3639 Newbury Junior College
3672 Newton Wellesley Hospital
3666 Nichols College
3521 North Adams State College
3651 North Shore Community College
3667 Northeastern University
3674 Northern Essex Community College
3697 Peter Bent Brigham Hospital
3689 Pine Manor Junior College
3715 Quincy City Hospital
3713 Quincy Junior College
3714 Quinsigamond Community College
3434 Radcliffe-Harvard
3723 Regis College
3740 Roxbury Community College
3773 Saint Elizabeth's Hospital
3795 Saint Johns Seminary College
3775 Saint Vincent Hospital
3776 Salem Hospital School of Nursing
3522 Salem State College
3794 School of the Museum of Fine Arts
3761 Simmons College
3795 Simon's Rock
3762 Smith College
3799 Somerville Hospital
3786 Southeastern Massachusetts Univ.
3763 Springfield College
3791 Springfield Technical Comm. Coll
3770 Stonehill College
3771 Suffolk University
3803 Swain School of Design

Tufts University
3896 —Medical School
3085 —School of Occupational Therapy
3901 —Tufts-Jackson Colleges
3911 University of Lowell

University of Massachusetts
3917 —Amherst
3924 —Boston
3957 Wellesley College
3982 Wentworth College of Technology
3958 Wentworth Institute
3962 Western New England College
3523 Westfield State College
3963 Wheaton College
3964 Wheelock College
3965 Williams College
3972 Worcester City Hospital
3968 Worcester Junior College
3969 Worcester Polytechnic Institute
3524 Worcester State College

MICHIGAN

●0428 State of Michigan Scholarship/Grant Program
1001 Adrian College
1007 Albion College
1010 Alma College
1011 Alpena Community College
1030 Andrews University
1018 Aquinas College
3237 Baker Business University
1049 Bay de Noc Community College
1074 Blodgett Memorial Hospital
1044 Butterworth Hospital
1095 Calvin College
1035 Center for Creative Studies
1106 Central Michigan University
1225 Charles Stewart Mott Comm. Coll
1123 Cleary College
1094 Concordia Lutheran Junior College
1156 Cranbrook Academy of Art
1183 Davenport College of Business
1016 Delta College
1181 Detroit College of Business
1177 Detroit Institute of Commerce
1170 Detroit Institute of Technology
1201 Eastern Michigan University
1222 Ferris State College
1246 General Motors Institute
1261 Glen Oaks Community College
1250 Gogebic Community College
1260 Grace Hospital
1253 Grand Rapids Baptist College
1264 Grand Rapids Junior College
1258 Grand Valley State College
1293 Henry Ford Community College
1294 Highland Park Community College
1295 Hillsdale College
1301 Hope College
1340 Jackson Community College
1601 John Wesley College at Detroit
1365 Kalamazoo College
1378 Kalamazoo Valley Community Coll
1375 Kellogg Community College
1382 Kirtland Community College
1137 Lake Michigan College
1421 Lake Superior State College
3127 Lansing Business University
1414 Lansing Community College
1399 Lawrence Institute of Technology
1425 Lewis Business College

Macomb County Community College
1421 —Mount Clemens
1722 —Warren
1437 Madonna College
1459 Marygrove College
1464 Mercy College of Detroit
1515 Michigan Christian Junior College
1465 Michigan State University
1464 Michigan Technological University
1523 Mid-Michigan Community College
1514 Monroe County Community College
1522 Montcalm Community College
1527 Muskegon Business College
1410 Northern Michigan College
1569 North Central Michigan College
1560 Northern Michigan University
1564 Northwestern Michigan College
1568 Northwood Institute
1607 Oakland Community College
1611 Oakland University
1615 Olivet College

R.E.I.S. Electronic Schools
3219 —Detroit
1658 —Wyoming
1766 Saginaw Valley State College
1628 Saint Clair County Comm. Coll
1764 Schoolcraft College
1799 Shaw College at Detroit
1719 Siena Heights College
1783 Southeastern Michigan College
1732 Spring Arbor College
1743 Suomi College
1835 University of Detroit

University of Michigan
1839 —Ann Arbor
1861 —Dearborn
1853 —Flint
1935 Washtenaw Community College
1947 Wayne County Community College
1898 Wayne State University
1941 West Shore Community College
1902 Western Michigan University

MINNESOTA

●0693 Minnesota State Scholarship Program
6014 Augsburg College
6676 Bemidji State University
6038 Bethel College
6081 Carleton College
6104 College of Saint Benedict
6105 College of Saint Catherine
6107 College of Saint Scholastica
6108 College of Saint Teresa
6110 College of Saint Thomas
6113 Concordia College, Moorhead
6114 Concordia College, St. Paul
6296 Golden Valley Lutheran College
6253 Gustavus Adolphus College
6265 Hamline University
6397 Macalester College
6677 Mankato State University
6462 Medical Institute of Minnesota
6432 Mesaba Community College
6434 Metropolitan Community College
6411 Minneapolis Coll. of Art and Design
6678 Moorhead State University
6119 Normandale Community College
6610 Rochester Community College
6679 Saint Cloud State University
6624 Saint John's University
6632 Saint Mary's College
6638 Saint Olaf College
6639 Saint Paul Bible College
6703 Southwest State University

University of Minnesota
6873 —Duluth
6874 —Minneapolis
6890 —Morris
6893 —Technical College, Crookston
6899 —Technical College, Waseca
6680 Winona State University

MISSISSIPPI

1008 Alcorn State University
1055 Belhaven College
1126 Coahoma Junior College
1163 Delta State University
1296 Hinds Junior College
1341 Jackson State University
1347 Jones County Junior College
1450 Mary Holmes Junior College
1471 Millsaps College
1477 Mississippi College
1478 Mississippi Industrial College
1480 Mississippi State University
1481 Mississippi University for Women
1482 Mississippi Valley State University
1562 Northwest Mississippi Junior College
1669 Rust College
1807 Tougaloo College
1840 University of Mississippi, University
1479 University of Southern Mississippi
1858 Utica Junior College
1907 William Carey College

2193 Drew University
2237 Essex County College
Fairleigh Dickinson University
2232 —Edward Williams College
2262 —Madison
2255 —Rutherford
2263 —Teaneck
2321 Felician College
2274 Georgian Court College
2515 Glassboro State College
2281 Gloucester County College
2304 Holy Name Hospital
2516 Jersey City State College
2517 Kean College of New Jersey
2386 Luther College of the Bible and Liberal Arts
2444 Mercer County Community College
2441 Middlesex County College
2416 Monmouth College
2520 Montclair State College
2427 Mountainside Hospital
2452 Muhlenberg Hospital
2513 New Jersey Institute of Technology
2566 Northeastern Bible College
2630 Ocean County College
2672 Princeton University
2884 Ramapo College of New Jersey
2889 Richard Stockton State College
2758 Rider College
3207 Roberts Wesleyan Stenotype School
2686 Rutgers, The State University
2692 — Camden College of Arts and Sciences
2737 —New Brunswick Colleges (Cook, Douglass, Engineering, Livingston, Pharmacy, Rutgers)
2512 —Newark College of Arts and Sciences and Nursing
2707 —University College (Blackwood)
2806 Saint Peter's College
2811 Seton Hall University
2867 Somerset County College
2819 Stevens Institute of Technology
2519 Trenton State College
2921 Union College
2941 Union County Technical Institute
2930 Upsala College
2974 Westminster Choir College
2518 William Paterson College of New Jersey

NEW MEXICO

4676 College of Santa Fe
4299 Eastern New Mexico University
4532 New Mexico Highlands University
4533 New Mexico Institute of Mining and Technology
4531 New Mexico State University
4737 Saint John's College
4068 University of Albuquerque
4845 University of New Mexico

NEW YORK

2003 Adelphi University
2017 Adirondack Community College
2018 Albany Business College
2013 Albany College of Pharmacy
2005 Alfred University
2603 American Academy of Dramatic Arts
2016 Arnot Ogden Memorial Hospital
2037 Bard College
2038 Barnard College
2042 Bennett College
2064 Berkeley School
2031 Beth Israel Medical Center
2045 Briarcliff College
2068 Brooklyn College of Pharmacy
2048 Broome Community College
2056 Bryant and Stratton Bus. Inst.
2060 Buffalo General Hospital
2073 Canisius College
2075 Cathedral College of the Immaculate Conception
2010 Cayuga County Community College
2078 Cazenovia College
2084 Clarkson College of Technology
2085 Colgate University
2088 College of Mount Saint Vincent
2089 College of New Rochelle
2091 College of Saint Rose
Columbia University
2116 —Columbia College
2137 —Physical Therapy and Occupational Therapy
2111 —School of Engineering and Applied Science
2142 —School of Nursing
2138 Columbia-Greene Community College
2134 Community Coll. of Finger Lakes
2096 Concordia College
2097 Cooper Union
2119 Cornell Medical College of Nursing
2098 Cornell University
2106 Corning Community College
2109 Crouse Irving Hospital
3301 Culinary Institute of America
2190 Dominican College of Blauvelt
2011 Dowling College
2196 Dutchess Community College
2197 D'Youville College
2224 Eastman School of Music
2236 Eisenhower College
2231 Elizabeth Seton College
2226 Elmira College
2214 Empire State College
Erie Community College
2213 —City Campus
2228 —North Campus
2211 —South Campus
2257 Fashion Institute of Technology
2259 Fordham University
2248 Friends World College
2254 Fulton-Montgomery Community Coll.
2272 Genesee Community College
2734 Genesee Hospital
2286 Hamilton College
2311 Herkimer College
2288 Hartwick College
2316 Herkimer County Community College
2334 Hilbert College
2294 Hobart College
2295 Hofstra University
2299 Houghton College
2300 Hudson Valley Community College
2324 Iona College
2325 Ithaca College
2346 Jamestown Business College
2335 Jamestown Community College
2345 Jefferson Community College
2340 Juilliard School
2343 Junior College of Albany
2395 Katharine Gibbs School
2350 Keuka College
2352 King's College
2357 Kings County Hospital Center
2349 Kirkland College
2680 Laboratory Inst. of Merchandising
2360 Ladycliff College
2366 Le Moyne College
Long Island University
2369 —Brooklyn
2068 —Brooklyn College of Pharmacy
2070 —C.W. Post Center
2853 —Southampton
2397 Manhattan College, New York
2396 Manhattan School of Music
2397 Manhattanville College, Purchase
2398 Mannes College of Music
2434 Marin College of Albany
2435 Maria Regina College
2400 Marist College
2416 Marymount College, Tarrytown
2426 Marymount Manhattan College, New York
2436 Mater Dei College
2409 Mercy College
2451 Misericordia Hospital
2414 Mohawk Valley Community College
2415 Molloy College
2429 Monroe Community College
2423 Mount Saint Mary College
2963 Nassau Community College
2511 Nazareth College of Rochester
2570 New Rochelle Hospital
2561 New York Institute of Technology
2562 New York University
2568 Niagara County Community College
2558 Niagara University
2571 North Country Community College
2560 Nyack College
2623 Olean Business Institute
2627 Onondaga Community College
2625 Orange County Community College
Pace University
2276 —College of White Plains
2635 —New York City
2685 —Westchester
2638 Parsons School of Design
2640 Paul Smith's Coll. of Arts and Sc.
2668 Polytechnic Institute of New York
2669 Pratt Institute
2757 Rensselaer Polytechnic Institute
2759 Roberts Wesleyan College
2760 Rochester Institute of Technology
2767 Rockland Community College
2762 Rosary Hill College
2764 Russell Sage College
2793 Saint Bonaventure University
2796 Saint Francis College
2798 Saint John Fisher College
2799 Saint John's University
2802 Saint Joseph's College
2825 Saint Joseph's Hospital Center
2805 Saint Lawrence University
2807 Saint Thomas Aquinas College
2834 Saint Vincent's Hospital
2810 Sarah Lawrence College
2879 Schenectady County Comm. Coll.
2835 School of Visual Arts
2814 Siena College
2817 Sisters of Charity Hospital
2815 Skidmore College
State University of New York
2522 —Agricultural and Technical College at Alfred
2523 —Agricultural and Technical College at Canton
2524 —Agricultural and Technical College at Cobleskill
2525 —Agricultural and Technical College at Delhi
2526 —Agricultural and Technical College at Farmingdale
2527 —Agricultural and Technical College at Morrisville
2532 —Center at Albany
2535 —Center at Binghamton
2925 —Center at Buffalo
2548 —Center at Stony Brook
2537 —College at Brockport
2533 —College at Buffalo
2538 —College at Cortland
2539 —College at Fredonia
2540 —College at Geneseo
2541 —College at New Paltz
2966 —College at Old Westbury
2542 —College at Oneonta
2543 —College at Oswego
2544 —College at Plattsburgh
2545 —College at Potsdam
2878 —College at Purchase
2896 —College at Utica/Rome
2530 —College of Environmental Sciences and Forestry
2534 —Downstate Medical Center
2536 —Maritime College
2547 —Upstate Medical Center
Suffolk County Community College
2849 —Brentwood
2827 —Selden
2955 Sullivan County Community College
2823 Syracuse University
2913 Tobe-Coburn Sch. for Fashion Careers
2904 Tompkins-Cortland Community Coll
2902 Touro College
2856 Trocaire College
2938 Ulster County Community College
2920 Union College
2928 University of Rochester
2932 Utica College of Syracuse University
2956 Vassar College
2962 Villa Maria College
2965 Wadhams Hall Seminary College
2966 Wagner College
2971 Wells College
2972 Westchester Community College
2978 William Smith College
3258 Wood School
2990 Yeshiva University

NORTH CAROLINA

●0742 North Carolina Student Incentive Grants (College Foundation, Inc.)
5010 Appalachian State University
5033 Asheville Buncombe Tech. Inst.
5016 Atlantic Christian College
5052 Barber Scotia College
5055 Belmont Abbey College
5058 Bennett College
5067 Brevard College
5100 Campbell College
5103 Catawba College
5102 Central Piedmont Community Coll.
5107 Chowan College
5133 College of the Albemarle
5150 Davidson College
5156 Duke University
5162 Durham College
5180 East Carolina University
5629 Elizabeth City State University
5183 Elon College
5212 Fayetteville State University
5242 Gardner-Webb College
5260 Greensboro College
5261 Guilford College
5275 Guilford Technical Institute
5293 High Point College
5333 Johnson C. Smith University
5358 Kittrell College
5387 Lafayette College
5364 Lees McRae College
5365 Lenoir-Rhyne College
5361 Livingstone College
5369 Louisburg College
5395 Mars Hill College
5410 Meredith College
5426 Methodist College
5423 Montreat-Anderson College
5435 Mount Olive College
5003 North Carolina A & T State Univ.
5495 North Carolina Central University
5512 North Carolina School of the Arts
5496 North Carolina State Univ., Raleigh
5501 North Carolina Wesleyan College
5533 Peace College
5534 Pembroke State University
5536 Pfeiffer College
5560 Queens College
5579 Rice Business College
5582 Rockingham Community College
5595 Sacred Heart College
5214 Saint Andrews Presbyterian College
5596 Saint Augustine's College
5607 Salem College
5612 Shaw University
5651 Southeastern Community College
5656 Surry Community College
University of North Carolina
5013 —Asheville
5816 —Chapel Hill
5105 —Charlotte
5913 —Greensboro
5907 —Wilmington
5885 Wake Forest University
5886 Warren Wilson College
5897 Western Carolina University
5908 Wingate College
5909 Winston-Salem State University

NORTH DAKOTA

●0018 North Dakota Student Financial Assistance Program
6474 North Dakota State University
University of North Dakota
6878 —Grand Forks
6905 —Williston
6480 Valley City State College

OHIO

1017 Antioch College
1021 Ashland College
1050 Baldwin-Wallace College
1072 Belmont Technical College
1067 Bluffton College
1075 Borromeo College of Ohio
1099 Capital University
1105 Case Western Reserve University
3264 —School of Nursing
1151 Cedarville College
1086 Central Ohio Technical College
1107 Central State University
1984 Cincinnati Technical College
1088 Circleville Bible College
1127 Clark Technical College
1152 Cleveland Institute of Art
1124 Cleveland Institute of Music
1221 Cleveland State University
1129 College of Mount Saint Joseph
1133 College of Steubenville
1134 College of Wooster
1085 Columbus College of Art and Design
1148 Columbus Technical Institute
1979 Cooper School of Art
Cuyahoga Community College
1159 —Cleveland
1985 —Parma
1978 —Warrensville Township
1175 Davis Junior College of Business
1162 Defiance College
1164 Denison University
1178 Dyke College
1599 Edgecliff College
3253 Electronic Technology Institute
1223 Findlay College
1229 Franklin University
1259 Good Samaritan Hospital
1244 Grant Hospital
1292 Heidelberg College
1297 Hiram College
1822 Hocking Technical College
1333 Jefferson County Technical Institute
1342 John Carroll University
Kent State University
1367 —Kent
1381 —Warren
1370 Kenyon College
1391 Lake Erie College
1422 Lakeland Community College
1241 Lima Technical College
1417 Lorain County Community College
1439 Malone College
1444 Marietta College
1463 Miami University (all campuses)
1643 Michael J. Owens Technical College
1502 Mount Carmel Hospital
1492 Mount Union College
1531 Mount Vernon Nazarene College
1535 Muskingum Area Technical College
1496 Muskingum College
1575 North Central Technical College
3260 Northwestern Business College
1566 Notre Dame College
1587 Oberlin College
1131 Ohio Dominican College
1605 Ohio Institute of Technology
1591 Ohio Northern University
1592 Ohio State University
1593 Ohio University
1611 Ohio Valley Hospital
1594 Ohio Wesleyan University
1597 Otterbein College
1348 Pontifical College Josephinum
1663 Rio Grande College
1790 Shawnee State Com. & Tech. Coll.
1720 Sinclair Community College
1688 Stark Technical College
1817 Tiffin University
1823 Toledo Hospital
1829 University of Akron
1833 University of Cincinnati
1834 University of Dayton
1845 University of Toledo
1847 Urbana College
1848 Ursuline College
1926 Walsh College
1897 Washington Technical College
1906 Wilberforce University
1909 Wilmington College
1922 Wittenberg University
1179 Wright State University
1965 Xavier University
1975 Youngstown State University

OKLAHOMA

6091 Central State University
6361 Langston University
6485 Northwestern Oklahoma St. Univ.
6541 Oklahoma Baptist University
6543 Oklahoma City University
6546 Oklahoma State Univ., Stillwater
6552 Oral Roberts University
6579 Phillips University
6673 Southwestern Oklahoma St. Univ.
6839 Tulsa Junior College
6879 University of Oklahoma, Norman
6883 University of Tulsa

OREGON

●0410 Oregon State Scholarship Commission
4025 Blue Mountain Community College
4090 Central Oregon Community College
4745 Chemeketa Community College
4111 Clackamas Community College
4089 Clatsop Community College
4093 Columbia Christian College
4079 Concordia College
4300 Eastern Oregon State College
4325 George Fox College
4333 Good Samaritan Hospital
4364 Judson Baptist College
4407 Lane Community College
4384 Lewis and Clark College
4387 Linfield College
4413 Linn Benton Community College
4508 Mount Hood Community College
4496 Multnomah School of the Bible
4543 Northwest Christian College
4585 Oregon College of Education
4587 Oregon Institute of Technology
4586 Oregon State University, Corvallis
4601 Pacific University
4617 Portland Community College
4610 Portland State University
4654 Reed College
4653 Rogue Community College
4702 Southern Oregon State College
4729 Southwestern Oregon Comm. Coll.
4825 Treasure Valley Community College
4862 Umpqua Community College
University of Oregon
4846 —Eugene
Health Sciences Center
4871 —Dental School
4865 —Medical School
4900 —School of Nursing
4847 University of Portland
4595 Warner Pacific College
4954 Willamette University

PENNSYLVANIA

2004 Albright College
2006 Allegheny College
2021 Allentown College of Saint Francis de Sales
2007 Alliance College
2431 Alvernia College
2029 Art Institute of Pittsburgh
2039 Beaver College
2646 Bloomsburg State College
2049 Bryn Mawr College
2177 —Graduate School of Social Work
2059 Bryn Mawr Hospital
2050 Bucknell University
2066 Bucks County Community College
2069 Butler County Community College
2071 Cabrini College
2647 California State College
3157 Career Educational Institute
2421 Carlow College
2074 Carnegie-Mellon University
2079 Cedar Crest College
2081 Chatham College
2082 Chestnut Hill College
2648 Cheyney State College
2649 Clarion State College
2131 Coatesville Hospital
2087 College Misericordia
Community College of Allegheny County
2122 —Monroeville
2156 —Pittsburgh
2123 —West Mifflin
2126 Community College of Beaver County
2125 Community College of Delaware County
2682 Community College of Philadelphia
2235 Cushing Junior College
2510 Delaware Valley College of Science and Agriculture
2186 Dickinson College
2194 Drexel University
2201 Duffs Business Institute
2196 Duquesne University
2650 East Stroudsburg State College
2220 Eastern College
Edinboro State College
2651 —Edinboro
2238 —Warren
2225 Elizabethtown College
2261 Franklin and Marshall College
2270 Gannon College
2282 Geisinger Medical Center
2273 Geneva College
2275 Gettysburg College
2277 Grove City College
2278 Gwynedd-Mercy College
2285 Hahnemann Medical College
2287 Harcum Junior College
2309 Harrisburg Area Community College
2289 Haverford College
2297 Holy Family College
2320 Immaculata College
2652 Indiana University of Pennsylvania
2329 Ivy School of Professional Art
2337 Jameson Memorial Hospital
2341 Juniata College
2351 Keystone Junior College
2353 King's College
2653 Kutztown State College
2373 Lackawanna Junior College
2361 Lafayette College
2374 Lancaster General Hospital
2379 La Roche College
2363 La Salle College
2364 Lebanon Valley College
2361 Lehigh County Community College
2365 Lehigh University
2367 Lincoln University
2654 Lock Haven State College
2382 Luzerne County Community College
2372 Lycoming College
2260 Manor Junior College
2655 Mansfield State College
2407 Marywood College
Mercy Hospital
2446 —Altoona
2447 —Pittsburgh
2457 —Scranton
2410 Mercyhurst College
2411 Messiah College
2656 Millersville State College
2445 Montgomery County Community Coll.
2417 Moore College of Art
2419 Moravian College
2420 Mount Aloysius Junior College
2424 Muhlenberg College
2573 Northampton County Comm. Coll.
2579 Northeastern Christian Junior College
2567 Northeastern Christian Junior College
2628 Our Lady of Angels College
2674 Pierce Junior College
2636 Penn Technical Institute
2689 Pennsylvania Coll. of Podiatric Med.
2660 Pennsylvania State University (all campuses)
2664 Philadelphia College of Art
2661 Philadelphia College of Bible
2663 Philadelphia College of Pharmacy and Science
2886 Philadelphia College of Textiles and Science
2665 Philadelphia Musical Academy
2676 Point Park College
2769 Robert Morris College
2763 Rosemont College
2797 Saint Francis College
2801 Saint Joseph's College
2808 Saint Vincent College
2812 Seton Hill College
2870 Sharon General Hospital
2657 Shippensburg State College
2658 Slippery Rock State College
2817 Spring Garden College
2820 Susquehanna University

2821 Swarthmore College
2906 Temple University
2910 Thiel College
Thomas Jefferson University:
2903 —College of Allied Health Sciences
2336 —Medical College
2860 Triangle Institute of Technology
2222 United Wesleyan College
2926 University of Pennsylvania
2305 —Hospital School of Nursing
University of Pittsburgh:
2935 —Bradford
2936 —Greensburg
2934 —Johnstown
2927 —Pittsburgh
2937 —Titusville
2929 University of Scranton
2931 Ursinus College
2957 Villa Maria College
2959 Villanova University
2967 Washington and Jefferson College
2969 Waynesburg College
2659 West Chester State College
2983 Western Pennsylvania Hospital
2975 Westminster College
2968 Westmoreland County Comm. Coll.
2642 Widener College
2977 Wilkes College
2979 Wilson College
2988 York Academy of Arts
2991 York College of Pennsylvania

RHODE ISLAND

■0182 Rhode Island State Scholarship Program
3692 Barrington College
3094 Brown University
3095 Bryant College
3465 Johnson and Wales College
3642 Newport Hospital
3693 Providence College
3724 Rhode Island College
3733 Rhode Island Junior College
3726 Rhode Island School of Design
3729 Roger Williams College
3759 Salve Regina College
3919 University of Rhode Island

SOUTH CAROLINA

■0187 South Carolina Higher Education Tuition Grants Committee
5006 Allen University
5008 Anderson College
5079 Baptist College at Charleston
5056 Benedict College
5065 Bob Jones University
5896 Central Wesleyan College
5108 Citadel, The
5109 Claflin College
5111 Clemson University
5112 Coker College
5113 College of Charleston
5117 Columbia College
5121 Converse College
5188 Erskine College
5442 Francis Marion College
5221 Friendship Junior College
5222 Furman University
5278 Greenville Technical College
5363 Lander College
5366 Limestone College
5407 Medical University of South Carolina
5584 Midlands Technical College
5418 Morris College
5493 Newberry College
5498 North Greenville College
5540 Presbyterian College
5618 South Carolina State College
5617 Southeastern Business College
5627 Spartanburg Methodist College
Trident Technical College:
5049 —North
5551 —Palmer
University of South Carolina:
5840 —Aiken
5845 —Beaufort
5837 —Coastal
5818 —Columbia
5849 —Lancaster
5847 —Salkehatchee
5850 —Spartanburg
5821 —Sumter
5846 —Union
5863 Voorhees College
5910 Winthrop College
5912 Wofford College

SOUTH DAKOTA

■0600 South Dakota Student Incentive Grant Program
6015 Augustana College
6042 Black Hills State College
6247 Dakota State College
6279 Huron College
6416 Mount Marty College
6487 Northern State College
6651 Sioux Falls College
6652 South Dakota School of Mines and Technology
6653 South Dakota State University
University of South Dakota:
6662 —Springfield
6881 —Vermillion
6983 Yankton College

TENNESSEE

■0023 Tennessee Student Assistance Corporation
1028 Austin Peay State University
1058 Belmont College
1102 Carson-Newman College
1121 Christian Brothers College
1981 Cleveland State Community College
1081 Columbia State Community College
6124 Covenant College
1146 Cumberland College of Tennessee
1161 David Lipscomb College
1198 East Tennessee State University
1224 Fisk University
1230 Freed Hardeman College
1247 George Peabody College for Teachers
1298 Hiwassee College
1371 King College
1373 Knoxville College
1394 Lambuth College
1395 Lane College
1401 Lee College
1403 Lemoyne Owen College
1408 Lincoln Memorial University
1454 Maryville College
1511 Memphis Academy of Arts
1459 Memphis State University
1466 Middle Tennessee State University
1469 Milligan College
1488 Morristown College
1656 Roane State Community College
1730 Southwestern at Memphis
1803 Tennessee State University
1804 Tennessee Technological University
1818 Tennessee Temple College
1805 Tennessee Wesleyan College
1809 Trevecca Nazarene College
1812 Tusculum College
1842 University of the South
University of Tennessee:
1831 —Chattanooga
1843 —Knoxville
1844 —Martin
1850 —Memphis
1862 —Nashville
1871 Vanderbilt University
1893 Walters State Community College
1908 William Jennings Bryan College

TEXAS

6001 Abilene Christian College, Abilene
6644 Angelo State University
6016 Austin College
6068 Bauder Fashion College
6032 Baylor University
6040 Bishop College
6133 College of the Mainland
6159 Dallas Baptist College
6160 Del Mar College
6188 East Texas State University
6255 Galveston College
6257 Gulf Coast Bible College
6268 Hardin-Simmons University
6282 Houston Baptist University
6280 Huston-Tillotson College
6303 Incarnate Word College
6360 Lamar University
6365 LeTourneau College
6369 Lon Morris College
6402 McMurry College
6408 Midwestern State University
6481 North Texas State University
6550 Our Lady of the Lake University of San Antonio
6570 Pan American University
6577 Paul Quinn College
6580 Prairie View A & M University
6609 Rice University
6619 Saint Edward's University
6637 Saint Mary's University
6642 Saint Philip's College
6645 San Antonio College
6647 Schreiner College
6660 Southern Methodist University
6667 Southwest Texas State University
6705 Southwestern Christian College
6671 Southwestern Union College
6674 Southwestern University
6682 Stephen F. Austin State University
6817 Tarleton State University
Texas A&I University:
6849 —Corpus Christi
6822 —Kingsville
6838 —Laredo
6003 Texas A & M University
6820 Texas Christian University
6821 Texas College
6823 Texas Lutheran College
6824 Texas Southern University
6827 Texas Tech University
6828 Texas Wesleyan College
6826 Texas Woman's University
6831 Trinity University
6868 University of Dallas
University of Houston:
6922 —Downtown College
6870 —Houston
6880 University of Saint Thomas
University of Texas:
6013 —Arlington
6882 —Austin
6829 —El Paso
6919 —San Antonio
6930 Wayland Baptist College
6938 West Texas State University
6940 Wiley College

UTAH

4019 Brigham Young University
4040 College of Eastern Utah
4283 Dixie College
4727 Snow College
4092 Southern Utah State College
4853 University of Utah, Salt Lake City
4857 Utah State University, Logan
Utah Technical College:
4870 —Provo
4864 —Salt Lake City
4941 Weber State College
4948 Westminster College

VERMONT

■0597 Vermont State Student Assistance Corporation
3080 Bennington College
3765 Castleton State College
3291 Champlain College
3416 Goddard College
3418 Green Mountain College
3766 Johnson State College
3767 Lyndon State College
3509 Marlboro College
3526 Middlebury College
3669 Norwich University
3940 —Vermont College
3757 Saint Michael's College
3796 Southern Vermont College
3900 Trinity College
3920 University of Vermont
3941 Vermont Technical College
3970 Windham College

VIRGINIA

■0068 College Scholarship Assistance Program
5017 Averett College
5063 Bluefield College
5069 Bridgewater College
5141 Central Virginia Community College
5128 Christopher Newport College
5124 Clinch Valley College
5115 College of William and Mary
5139 Dabney S. Lancaster Comm. Coll.
5163 Danville Community College
5181 Eastern Mennonite College
5185 Emory and Henry College
5213 Ferrum College
5827 George Mason University
5291 Hampden-Sydney College
5292 Hampton Institute
5294 Hollins College
5676 J. Sargent Reynolds Comm. Coll.
5342 John Tyler Community College
5385 Liberty Baptist College
5368 Longwood College
5381 Lord Fairfax Community College
5372 Lynchburg College
5392 Madison College
5397 Mary Baldwin College
5398 Mary Washington College
5405 Marymount College of Virginia
5451 Mountain Empire Community College
5502 National Business College
5513 New River Community College
5504 Norfolk General Hospital
5864 Norfolk State College
Northern Virginia Community College:
5515 —Annandale
5510 —Bailey's Crossroads
5775 —Loudon
5774 —Manassas
5517 —Woodbridge
5126 Old Dominion University
5557 Paul D. Camp Community College
5561 Piedmont Virginia Comm. Coll.
5565 Radford College
5566 Randolph-Macon College, Ashland
5567 Randolph-Macon Woman's College, Lynchburg
5590 Rappahannock Community College
5571 Roanoke College
5604 Saint Paul's College
5613 Shenandoah College and Conservatory of Music
5625 Southern Seminary Junior Coll.
Southside Virginia Community College:
5660 —Christiana
5669 —J. H. Daniel
5659 Southwest Virginia Comm. Coll.
5633 Sullins College
5634 Sweet Briar College
5793 Thomas Nelson Community College
Tidewater Community College:
5226 —Portsmouth
5787 —Virginia Beach
5569 University of Richmond
5820 University of Virginia
5570 Virginia Commonwealth University
5408 —Health Sciences Division
5927 Virginia Highlands Comm. Coll.
5857 Virginia Intermont College
5858 Virginia Military Institute
5859 Virginia Polytechnic Inst. & State Univ.
5860 Virginia State College
5862 Virginia Union University
5867 Virginia Wesleyan College
5868 Virginia Western Community College
5887 Washington and Lee University
5917 Wytheville Community College

WASHINGTON

■0608 Washington State Need Grant Program
4029 Bellevue Community College
4024 Big Bend Community College
4044 Central Washington State College
4045 Centralia College
4055 Clark Community College
4077 Columbia Basin Community College
4301 Eastern Washington State College
4303 Everett Community College
4292 Evergreen State College
4103 Fort Steilacoom Community Coll.
4344 Fort Wright College
4330 Gonzaga University
4332 Grays Harbor College
4337 Green River Community College
4348 Highline Community College
4402 Lower Columbia College
4554 North Seattle Community College
4541 Northwest College
4583 Olympic College
4597 Pacific Lutheran University
4615 Peninsula College
4674 Saint Martin's College
4741 Seattle Central Community College
4694 Seattle Pacific College
4695 Seattle University
4738 Shoreline Community College
4699 Skagit Valley College
4739 Spokane Community College
4752 Spokane Falls Community College
4826 Tacoma Community College
4067 University of Puget Sound
4854 University of Washington, Seattle
4940 Walla Walla College, College Place
4963 Walla Walla Community College
4705 Washington State University
4942 Wenatchee Valley College
4947 Western Washington State College
4951 Whitman College
4953 Whitworth College
4993 Yakima Valley College

WEST VIRGINIA

■0552 West Virginia Higher Education Grant Program
5005 Alderson-Broaddus College
5054 Beckley College
5060 Bethany College
5064 Bluefield State College
5120 Concord College
5151 Davis and Elkins College
5211 Fairmont State College
5254 Glenville State College
5396 Marshall University
5428 Mercer Junior College
5479 Morris Harvey College
5519 Ohio Valley College
5932 Parkersburg Community College
5539 Potomac State College
5608 Salem College
5615 Shepherd College
Southern West Virginia Community College:
5446 —Logan
5447 —Williamson
5901 West Liberty State College
5941 West Virginia Institute of Technology
5942 West Virginia Northern Comm. Coll.
5903 West Virginia State College
5904 West Virginia University
5905 West Virginia Wesleyan College
5906 Wheeling College

WISCONSIN

1012 Alverno College
1046 Bellin Memorial Hospital
1059 Beloit College
1100 Cardinal Stritch College
1101 Carroll College
1103 Carthage College
1986 Columbia Hospital
1139 Concordia College
1172 District One Technical Institute
1202 Edgewood College
Fox Valley Technical Institute:
1217 —Appleton
1236 —Oshkosh
Gateway Technical Institute:
1243 —Kenosha
1255 —Racine
Indianhead Technical Institute:
1270 —Ashland
1271 —New Richmond
1308 —Rice Lake
4188 —Superior
1393 Lakeland College
1396 Lakeshore Technical Institute
1398 Lawrence University
1536 Madison Area Technical College
1532 Madison General Hospital
1443 Marian College of Fond du Lac
1448 Marquette University
Mid State Technical Institute:
1434 —Stevens Point
1436 —Wisconsin Rapids
1472 Milton College
Milwaukee Area Technical College:
1431 —Cudahy
1475 —Milwaukee
1534 Milwaukee County Medical Complex
1476 Milwaukee School of Engineering
Moraine Park Technical Institute:
1433 —Beaver Dam
1499 —Fond du Lac
1490 Mount Mary College
1512 Mount Senario College
1579 North Central Technical Institute
4190 Northeast Wisconsin Tech. Inst.
1561 Northland College
3220 Patricia Stevens Career College
1664 Ripon College
1788 Saint Joseph's Hospital
1706 Saint Norbert College
1300 Silver Lake College
University of Wisconsin:
1913 —Eau Claire
1859 —Green Bay
1914 —La Crosse
1846 —Madison
1740 —Menomonie
1473 —Milwaukee
1916 —Oshkosh
1860 —Parkside, Kenosha
1917 —Platteville
1918 —River Falls
1919 —Stevens Point
1920 —Superior
1921 —Whitewater
University of Wisconsin Center System:
1996 —Baraboo/Sauk County
1772 —Barron County
1942 —Fond du Lac
1889 —Fox Valley
1890 —Manitowoc County
1995 —Marathon County
1891 —Marinette County
1997 —Marshfield/Wood County
1940 —Medford
1662 —Richland
1998 —Rock County
1994 —Sheboygan County
1993 —Washington County
1999 —Waukesha County
1878 Viterbo College
1944 Waukesha County Technical Institute
1087 Western Wisconsin Technical I

WYOMING

4043 Casper College
4115 Central Wyoming College
4700 Eastern Wyoming College
4542 Northwest Community College
4536 Sheridan College
4855 University of Wyoming
4957 Western Wyoming College

Student's Assets and Benefits

ASSETS (as of June 1, 1977)	
A. Cash, savings, and checking accounts	$
B. Other assets — net value (See instructions, itemize, and give dollar amounts in 48.)	$
38 SPECIAL EDUCATIONAL BENEFITS (to be received between July 1, 1977, and June 30, 1978)	
A1. Amount of social security benefits to be received PER MONTH	$
A2. Number of months social security benefits to be received	
B1. Amount of Veterans-GI Bill benefits to be received PER MONTH	$
B2. Number of months Veterans-GI Bill benefits to be received	
39 OTHER BENEFITS PER YEAR (See instructions, itemize, and give dollar amounts in 48.)	$

Student's Total Resources

If applicant is an entering first-time student, complete only the 1977-78 column.	ACTUAL 1976-77	ESTIMATED 1977-78
38 Student's wages, salaries, tips, etc. (before taxes and deductions) Do not include work-study earnings.		
A. SUMMER BEFORE ACADEMIC YEAR	$	$
B. ACADEMIC YEAR	$	$
39 Other taxable income (dividends, interest, etc. Itemize and give dollar amounts in 48.)	$	$
40 Financial assistance from student's parents	$	$
41 Grants, scholarships, educational loans, work-study (Itemize, give sources and dollar amounts in 48.) Include only aid actually awarded	$	$
42 Other nontaxable income (Do not include any amounts entered in 19-41. Itemize and give dollar amounts in 48.)	$	$
43 TOTAL (Add 38, 39, 40, 41, and 42.)	$	$

Parents' Additional Information

ANNUAL RENT OR MORTGAGE PAYMENTS ON FAMILY HOME (If none, explain in 48.)	$	45 FACE VALUE OF LIFE INSURANCE POLICIES	$	46 TOTAL CAR INDEBTEDNESS (List make and year of family cars in 48.)	$

Provide below information for ALL CHILDREN and OTHER DEPENDENTS you entered in 12. Do NOT leave blank. If you need additional space, use 48.

NAME OF CHILD OR DEPENDENT	B. AGE	C. Check if living with family.	D. NAME OF PRESENT SCHOOL OR COLLEGE 1976-77	E. YEAR IN SCHOOL OR COLLEGE 1976-77	EDUCATIONAL EXPENSES IN 1976-77: F. TUITION AND FEES	G. ROOM AND BOARD	FINANCIAL AID RECEIVED IN 1976-77: H. SCHOLARSHIPS OR GIFT AID	I. LOANS AND EMPLOYMENT	J. NAME OF INSTITUTION TO BE ATTENDED IN 1977-78	K. Check appropriate box(es) if attending in 1977-78: PUBLIC SCHOOL	PRIVATE SCHOOL	COLLEGE	CHECK IF FULL-TIME STUDENT
1. Student Applicant					$	$	$	$	Same as in Item 8				
2.													
3.													
4.													
5.													
6.													

USE THIS SPACE TO EXPLAIN ALL CIRCLED ITEMS AND ANY UNUSUAL CIRCUMSTANCES.

PARENTS' CERTIFICATION AND AUTHORIZATION

I declare that the information reported on this form, to the best of our knowledge, is true, correct, and complete. We authorize transmittal of copies of this form to the recipients named in item 6 and the use of the form by the CSS as described on the cover of the PCS booklet. We agree that, to verify information reported in this form, we will on request provide to the CSS or any of the named recipients an official photostatic copy of our latest state or U.S. income tax return. We further agree to provide, if requested, any other official documentation necessary to verify information reported.

WARNING: This form may be used in the process of establishing eligibility for federal student aid funds. You should know that intentionally false statements or misrepresentation may subject the filer to a fine or imprisonment, or to both, under provisions of the United States Criminal Code.

To assist in the determination of financial need, we authorize the recipients named in item 6 to discuss the information contained on this form with the student. YES ☐ NO ☐

FATHER OR MALE GUARDIAN'S SIGNATURE	SOCIAL SECURITY NUMBER	DATE
MOTHER OR FEMALE GUARDIAN'S SIGNATURE	SOCIAL SECURITY NUMBER	DATE

▶▶ Be sure to enclose check or money order payable to CSS: $4.50 for first institution or program listed and $2.25 for each additional listing. ◀◀

SAMPLE FILLED-IN PCS

Parents' Confidential Statement (PCS)
Academic Year 1977-78

Read instructions carefully as you complete this form.
If spaces still circled items in red.
USE BLACK OR DARK INK. DO NOT USE PENCIL.

IMPORTANT: Check the box next to # in number of institutions and programs entered in item 6 below and enclose the fee indicated.

1 ☐ $4.50 2 ☐ $ 9.00 3 ☐ $13.50
4 ☐ $18.25 4 ☒ $11.25 6 ☐ $15.75

Student's Information

1 STUDENT'S NAME	BROWN BARRY A 01/15/59 1 2 3 4 5 6 7 8
2 STUDENT'S PERMANENT MAILING ADDRESS	1125 MAIN STREET APO, OHIO 54321
3 STUDENT'S MARITAL STATUS	1 ☒ Unmarried 2 ☐ Married 3 ☐ Separated
4 Is student a U.S. citizen or a permanent resident?	YES ☒ 1 NO ☐ 2 If appropriate, enter student's alien number
5 Student's year in college or post high-school institution during 1977-78	1 ☐ FIRST 2 ☐ SOPH 3 ☐ THIRD 4 ☐ FOURTH 5 ☐ GRAD / PROF
6 Enter complete names, addresses, and CSS code numbers of the institutions and programs to which copies of the PCS are to be sent.	

NAME	CITY	STATE	CSS CODE NO.	NAME	CITY	STATE	CSS CODE NO.
BRADLEY UNIVERSITY	PEORIA,	IL	1070	COLLEGE OF WILLIAM & MARY,	WILLIAMSBURG,	VA	5115
ANY UNIVERSITY	ANYTOWN,	OH	1693	OKLAHOMA CITY UNIV,	OKLAHOMA CITY,	OK	6545

Parent Supplement to Main Questions

7 NAME	JAMES BROWN AGE 50
HOME ADDRESS	1125 MAIN ST., APO, OH 54321
OCCUPATION/TITLE	BANKER/MGR
EMPLOYED BY	1ST. NAT'L BANK NUMBER OF YEARS 25
9 PARENTS' CURRENT MARITAL STATUS	1 ☒ Married 2 ☐ Separated 3 ☐ Divorced 4 ☐ Widow (er) 5 ☐ Never married 6 ☐ Other
10 Have you filed your 1976 U.S. income tax return?	YES ☐ 1 NO ☒ 2
11 TOTAL NUMBER OF EXEMPTIONS claimed on 1976 U.S. income tax return	4
12 TOTAL NO. OF PARENTS' HOUSEHOLD	4
13 NUMBER IN COLLEGE	1
14 To assist the student in filling out this statement, do you authorize the release of his/her name and address to state, federal, and other nationally recognized student aid programs?	YES ☒ 1 NO ☐ 2
15 Do you own all or part of a business, or are you a farm or ranch owner, operator, or farm tenant?	YES ☐ 1 NO ☒ 2

▶ If YES, complete Supplement A or B before going on to 16. Mail the completed supplement with your PCS to the CSS.

Parents' Annual Income and Expenses

Enter yearly amounts in boxes only.

	TOTAL 1977	TOTAL 1976	ESTIMATED 1977
16 TAXABLE INCOME BEFORE EXEMPTIONS			
a. Wages, salaries, tips, and other compensation: 1 Father, stepfather, or male guardian	$ 7345	$ 10305	$ 11000
2 Mother, stepmother, or female guardian	$ 1295	$ 5800	$ 6000
b. Dividends	$ 0	$ 0	$ 0
c. Interest income	$ 10	$ 10	$ 10
d. Taxable income other than wages, dividends, and interest (Alimony and gain dollar amounts on ☒)	$ 0	$ 0	$ 0
17 Add 16a, 16b, 16c, and 16d	$ 13350	$ 16015	$ 17010
18 IRA deductions and Keogh deductions (Business and gain dollar amounts on ☒)	$ 0	$ 0	$ 0
19 Subtract 18 from 17 for adjusted gross income	$ 13350	$ 16015	$ 17010
20 UNTAXABLE INCOME (See instructions)			
a. Social security benefits	$ 0	$ 0	$ 0
d. Other untaxable income (child support, welfare, etc.) (Explain amounts on ☒)	$ 0	$ 0	$ 0
21 TOTAL INCOME (add 19, 20a, and 20d)	$ 13350	$ 16015	$ 17010
22 U.S. INCOME TAX PAID (See instructions. Do not include any tax overpaid.)	$ 1105	$ 1320	
23 NET CAPITAL GAIN/LOSS (See instructions. Business and gain dollar amounts on ☒)	$ 0	$ 0	
24 EARNED INCOME CREDIT (See instructions. Business and gain dollar amounts on ☒)	$ 90	$ 490	
25 MEDICAL AND DENTAL EXPENSES NOT COVERED BY INSURANCE (See instructions. Business and gain dollar amounts on ☒)	$ 560	$ 900	
26 CASUALTY OR THEFT LOSSES (See instructions. Business and gain dollar amounts on ☒)	$ 0	$ 0	
27 OTHER MEDICAL EXPENSES (See instructions. Business and gain dollar amounts on ☒)	$ 30	$ 30	

Parents' Assets and Indebtedness

Enter information in boxes only.

	TOTAL FOR RESIDENCE	CURRENT MARKET VALUE OF PROPERTY	TOTAL QUALIFYING ASSETS (TOTAL 27)
28 HOME (OWNED) TO OTHER PURPOSES (Do not include amounts entered on Supplement A or B.) Home equity 19.5 Apartment house	$ 9000	$ 18000	$ 20250
29 OTHER REAL ESTATE (Amounts on ☒ Do not include amounts entered on Supplement A or B.)	$ 0	$ 0	$ 0
30 INVESTMENTS (Stocks, bonds, and other securities. Shares and gain dollar amounts on ☒)		$ 0	$ 0
31 CASH, SAVINGS, AND CHECKING ACCOUNTS			$ 900
32 BUSINESS OR FARM (Complete A, B, and C below.)			
A. Total assets, for 1976 from Supplement A, line 16, or Supplement B, line 11			$ 0
B. Total indebtedness for 1976 from Supplement A, line 17, or Supplement B, line 12			$ 0
C. Percent of ownership for 1976 from Supplement A, line 18, or Supplement B, line 13			0 %
33 OTHER ASSETS (Do not include any items entered above. Use next column, below, for debts against assets listed above. Explain amounts on ☒)			$ 195

Divorced/Separated Parents

(To be completed by parent or guardian who has filed this PCS)

24 a. CHILD PARENT'S NAME
HOME ADDRESS
OCCUPATION/TITLE
EMPLOYED BY
b. Student's parents are ☐ divorced ☐ legally separated ☐ separated, no court action
c. Date of divorce or separation: MONTH YEAR
d. Name of parent who claimed student as a tax dependent
e. Amount of monthly child support received for the student $
f. According to court order, which will this support end? MONTH YEAR
g. Amount of child support received for all children $
h. Amount of alimony received per month $
i. Is there any agreement specifying a contribution for student's education? ☐ Yes ☐ No If yes, how much per year? $
j. If any of above circumstances, check here ☐ and explain in 40

Student's Assets and Benefits

34 ASSETS (as of June 1, 1977)	
a. Cash, savings, and checking accounts	$ 400
b. Other assets — net value (See instructions. Itemize, and give dollar amounts in 40.)	$ 0
35 SPECIAL EDUCATIONAL BENEFITS (to be received between July 1, 1977, and June 30, 1978)	
a. Amount of social security benefits to be received	$ 0
b. Number of months social security benefits to be received	0
c. Amount of veterans ED&T benefits to be received	$ 0
d. Number of months veterans ED&T benefits to be received	0
36 OTHER BENEFITS FOR YEAR (See instructions. Itemize, and give dollar amounts in 40.)	$ 0

Student's Total Resources

If applicant is an entering first time student, complete only the 1977-78 column.

	ACTUAL 1976-77	ESTIMATED 1977-78
37 Student's wages, salaries, tips, etc. (Before taxes and deductions. Do not include work-study earnings.) a. CURRENT SCHOOL ACADEMIC YEAR	$	$ 600
b. ACADEMIC YEAR	$	$ 0
38 Other taxable income (Itemize, and give dollar amounts in 40.)	$	$ 0
39 Financial assistance from student's parents	$	$ 800
40 Grants, scholarships, educational loans, work-study (Itemize, give sources, and dollar amounts in 40. Include only aid actually awarded.)	$	$ 0
41 Other nontaxable income (Do not include any amounts entered in 34-40. Itemize, and give dollar amounts in 40.)	$	$ 0
42 TOTAL (Add 37, 38, 39, 40, and 41)	$	$ 1000

Parents' Additional Information

43 ANNUAL RENT OR MORTGAGE PAYMENTS (IN CASH) FOR HOME (If none, explain in 40.)	$ 864
44 FACE VALUE OF LIFE INSURANCE POLICIES	$ 12,500
45 TOTAL CAR REGISTERED (List make and year of family cars in 40.)	2

46 Provide basic information for ALL COLLEGES and OTHER INSTITUTIONS you entered at 10, for NEXT school YEAR. If you need additional space, use 40.

	A. AGE	B. CLASS (Fresh., Soph., Jr., Sr.)	C. NAME OF PRESENT SCHOOL OR COLLEGE	D. YEAR IN SCHOOL (Do not include 1977-78)	EDUCATIONAL EXPENSES IN 1976-77 7. TUITION AND FEES	8. ROOM AND BOARD	FINANCIAL AID RECEIVED IN 1976-77 9. SCHOLARSHIPS, GRANTS (NOT INCL. LOANS)	10. LOANS AND EMPLOYMENT	J. NAME OF INSTITUTION TO BE ATTENDED IN 1977-78	K. (Check appropriate box(es) if attending in 1977-78) PUBLIC (STATE)	PRIVATE (CLOSED)	COLLEGE	LISTED AT 10 OR 46 (NOT ATTENDING)
1 Student Applicant	19	JR	PEORIA HIGH	12	$ 0	$ 0	$ 0	$ 0	Same as in Item 5			✓	✓
2 BARRY	19	JR	ST. MARK'S	9	350	C	0	0	ST. MARK'S		✓		✓
3													
4													
5													
6													

● USE THIS SPACE TO EXPLAIN ALL CIRCLED ITEMS AND ANY UNUSUAL CIRCUMSTANCES.

18. MR. BROWN'S UNREIMBURSED TRAVEL EXPENSE.
34. STOCKS VALUED @ $0, MUTUAL FUNDS @ $50, BONDS @ $0, OTHER @ $0
35. VETERANS BENEFITS @ $0, DISABILITY @ $0, ELIGIBLE @ $0, DIVIDENDS $0
37. TEMPORARY CONTROL. WE LOST IN AN OLD HOUSE AND MUST HAVE TERMITE INSPECTION EACH YEAR.
38. WE STILL OWE FOR MOM'S OPERATION DURING THE SUMMER OF 1975.
40. 10TH PAID

PARENTS' CERTIFICATION AND AUTHORIZATION

We declare that the information reported on this form, to the best of our knowledge, is true, correct, and complete. We authorize any holder of funds listed in item 3 and the use of this form by the CSS as described on the cover of this PCS. We agree that, to verify information reported in this form, we shall on request provide to the CSS any of the current recipients an official photostatic copy of our latest state or U.S. income tax return. We further agree to provide, if requested, any other official documentation necessary to verify information reported.

WARNING: Any form may be used in the process of establishing eligibility for federal student aid funds. You should know that intentionally false statements or misrepresentations on this form may subject the filer to a fine or imprisonment, or to both, under provisions of the United States Criminal Code.

To assist in the determination of financial need, we authorize the University named on item 6 to discuss the information contained on this form with the parents. YES ☒ NO ☐

James Brown	1 2 3 4 5 6 7 8	4-5-76
FATHER OR MALE GUARDIAN'S SIGNATURE	SOCIAL SECURITY NUMBER	DATE
Ruth Brown	1 2 3 4 5 6 7 8	4-5-76
MOTHER OR FEMALE GUARDIAN'S SIGNATURE	SOCIAL SECURITY NUMBER	DATE

▶▶ Be sure to enclose check or money order payable to CSS: $4.50 for first institution or program listed and $2.25 for each additional listing. ◀◀

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Parents' Confidential Statement (PCS)
Academic Year 1977-78

Read instructions carefully as you complete this form.
Explain all circled items in 48.
USE BLACK OR DARK INK; DO NOT USE PENCIL

THIS IS YOUR WORK SHEET.
KEEP FOR YOUR RECORDS.

Student's Information

STUDENT'S NAME — STUDENT'S LAST NAME | STUDENT'S FIRST NAME | MID. INIT

STUDENT'S DATE OF BIRTH (MONTH / DAY / YEAR) | OPTIONAL SEX (1 ☐ M, 2 ☐ F) | STUDENT'S SOCIAL SECURITY NUMBER

STUDENT'S PERMANENT MAILING ADDRESS — NUMBER, STREET, AND APARTMENT NUMBER

CITY | STATE | ZIP CODE

3 STUDENT'S MARITAL STATUS (Check only one box.)
1 ☐ Unmarried
2 ☐ Married
3 ☐ Separated

4 Is student a U.S. citizen or a permanent resident?
YES ☐ 1 NO ☐ 2
If appropriate, enter student's visa number:

5 Student's year in college or post-high-school institution during 1977-78 (Check only one box.) 1 ☐ FIRST 2 ☐ SECOND 3 ☐ THIRD 4 ☐ FOURTH OR FIFTH (undergraduate) 5 ☐ GRAD./PROF.

6 Enter complete names, addresses, and CSS code numbers of the institutions and programs to which copies of the PCS are to be sent. Do not list a given institution or program more than once. Obtain code numbers from the CSS Code List provided. If any institution or program you enter is not listed, leave the CSS code number box blank.

NAME	CITY	STATE	CSS CODE NO	NAME	CITY	STATE	CSS CODE NO

Father, Stepfather, or Male Guardian

7 NAME | AGE
HOME ADDRESS
OCCUPATION/TITLE
EMPLOYED BY | NUMBER OF YEARS

Mother, Stepmother, or Female Guardian

8 NAME | AGE
HOME ADDRESS
OCCUPATION/TITLE
EMPLOYED BY | NUMBER OF YEARS

PARENTS' CURRENT MARITAL STATUS (Check only one box.)
1 ☐ Married
2 ☐ Separated
3 ☐ Divorced
4 ☐ Mother living, father deceased
5 ☐ Father living, mother deceased
6 ☐ Other (If you checked "Other," explain in 48.)

10 Have you filed your 1976 U.S. income tax return?
YES ☐ 1
NO ☐ 2

11 TOTAL NUMBER OF EXEMPTIONS claimed or to be claimed on parents' 1976 U.S. income tax return. (Enter zero if you are not required to file a 1976 return.) 1976

12 TOTAL SIZE OF PARENTS' HOUSEHOLD. (Include the student named on this form, parents, other dependent children, other dependents; do not leave blank and do not enter zero; list all children and other dependents by name in 47.

13 NUMBER IN COLLEGE. How many persons in item 12 (including the student named on this form) will be in college or other post-high-school educational institutions at least half-time during 1977-78? (Do not leave blank and do not enter zero.) 1977-78

14 To assist the student in being considered for other financial aid, we authorize the release of the student's name and address to state, federal, and other nationally recognized student aid programs.
YES ☐ 1 NO ☐ 2

Do you own all or part of a business, or are you a farm or ranch owner, operator, or farm tenant? YES ☐ 1 NO ☐ 2
▶ **If YES, complete Supplement A or B before going on to 16. Mail the completed supplement with your PCS to the CSS.**

Parents' Annual Income and Expenses

Enter yearly amounts in boxes only.

TAXABLE INCOME BEFORE DEDUCTIONS	TOTAL 1975	TOTAL 1976	ESTIMATED 1977
A. Wages, salaries, tips, and other compensation 1. Father, stepfather, or male guardian	$	$	$
2. Mother, stepmother, or female guardian	$	$	$
B. Dividends	$	$	$
C. Interest income	$	$	$
(D) Taxable income other than wages, dividends, and interest (Itemize and give dollar amounts in 48.)	$	$	$
17 Add 16A, 16B, 16C, and 16D	$	$	$
ADJUSTMENTS TO INCOME such as "sick pay," moving expenses, etc. (Itemize and give dollar amounts in 48.)	$	$	$
19 Subtract 18 from 17 for adjusted gross income	$	$	$
NONTAXABLE INCOME (See instructions.) A. Social security benefits	$	$	$
(B) Other nontaxable income (veterans benefits, child support, welfare, etc. Itemize and give dollar amounts in 48.)	$	$	$
TOTAL INCOME (Add 19, 20A, and 20B.)	$	$	$
U.S. INCOME TAX PAID (See instructions. Do not include any tax overpaid.)	$	$	
IRS ITEMIZED DEDUCTIONS (See instructions, itemize, and give dollar amounts in 48.)	$	$	
(24) STATE AND OTHER TAXES (See instructions, itemize, and give dollar amounts in 48.)	$	$	
MEDICAL AND DENTAL EXPENSES NOT COVERED BY INSURANCE (See instructions, itemize, and give dollar amounts in 48.)	$	$	
(25) CASUALTY OR THEFT LOSS(ES) (See instructions, itemize, and give dollar amounts in 48.)	$	$	
OTHER UNUSUAL EXPENSES (See instructions, itemize, and give dollar amounts in 48.)	$	$	

Parents' Assets and Indebtedness

Enter information in boxes only.

	TOTAL FIRE INSURANCE	ESTIMATE OF PRESENT MARKET VALUE	UNPAID MORTGAGE PRINCIPAL
29 HOME IF OWNED OR BEING PURCHASED (Do not include amounts entered on Supplement A or B.) YEAR PURCHASED 19 PURCHASE PRICE $	$	$	$
(28) OTHER REAL ESTATE (Describe in 48. Do not include amounts entered on Supplement A or B.)	$	$	$
		MARKET VALUE	DEBT
(30) INVESTMENTS (STOCKS, BONDS, AND OTHER SECURITIES) (Itemize and give dollar amounts in 48.)		$	$
31 CASH, SAVINGS, AND CHECKING ACCOUNTS			$
32 BUSINESS OR FARM IF OWNED (Complete A, B, and C below.) A. Total assets for 1976 from Supplement A, line 10, or Supplement B, line 11			$
B. Total indebtedness for 1976 from Supplement A, line 12, or Supplement B, line 13			$
C. Percent of ownership for 1976 from Supplement A, line 14, or Supplement B, line 15			%
(33) OTHER DEBTS OUTSTANDING (Do not include any debts entered above. See instructions, itemize, state purpose, and give dollar amounts in 48.)			$

Divorced/Separated Parents

(To be completed by parent or guardian who has filed this PCS)

34 A. OTHER PARENT'S NAME
HOME ADDRESS
OCCUPATION/TITLE
EMPLOYED BY

B. Student's parents are ☐ divorced ☐ legally separated ☐ separated, no court action

C. Date of divorce or separation (MONTH / YEAR)

D. Name of parent who claimed student as a tax dependent

E. Amount of monthly child support received for the student $

F. According to court order, when will this support end? (MONTH / YEAR)

G. Amount of total monthly child support received for all children $

H. Amount of alimony received per month $

I. Is there any agreement specifying a contribution for student's education? ☐ Yes ☐ No If yes, how much per year? $

If there are special circumstances, check here ☐ and explain in 48.

Student's Assets and Benefits

35 ASSETS (as of June 1, 1977)	
A. Cash, savings, and checking accounts	$
(B) Other assets — net value (See instructions, itemize, and give dollar amounts in 48.)	$
36 SPECIAL EDUCATIONAL BENEFITS (to be received between July 1, 1977, and June 30, 1978)	
A1. Amount of social security benefits to be received PER MONTH	$
A2. Number of months social security benefits to be received	
B1. Amount of Veterans-GI Bill benefits to be received PER MONTH	$
B2. Number of months Veterans-GI Bill benefits to be received	
(37) OTHER BENEFITS PER YEAR (See instructions, itemize, and give dollar amounts in 48.)	$

Student's Total Resources

If applicant is an entering first-time student, complete only the 1977-78 column.	ACTUAL 1976-77	ESTIMATED 1977-78
38 Student's wages, salaries, tips, etc. (before taxes and deductions) Do not include work-study earnings.		
A. SUMMER BEFORE ACADEMIC YEAR	$	$
B. ACADEMIC YEAR	$	$
(39) Other taxable income (dividends, interest, etc. Itemize and give dollar amounts in 48.)	$	$
40 Financial assistance from student's parents	$	$
(41) Grants, scholarships, educational loans, work-study (Itemize, give sources and dollar amounts in 48.) Include only aid actually awarded	$	$
(42) Other nontaxable income (Do not include any amounts entered in 38-41. Itemize and give dollar amounts in 48.)	$	$
43 TOTAL (Add 38, 39, 40, 41, and 42.)	$	$

STUDENT'S LAST NAME FIRST M.I.

Parents' Additional Information

44 ANNUAL RENT OR MORTGAGE PAYMENTS ON FAMILY HOME (If none, explain in 48.)	$	45 FACE VALUE OF LIFE INSURANCE POLICIES	$	46 TOTAL CAR INDEBTEDNESS (List make and year of family cars in 48.)	$

47 Provide below information for ALL CHILDREN and OTHER DEPENDENTS you entered in 12. Do NOT leave blank. If you need additional space, use 48. A. NAME OF CHILD OR DEPENDENT	B. AGE	C. Check if living with family.	D. NAME OF PRESENT SCHOOL OR COLLEGE 1976-77	E. YEAR IN SCHOOL OR COLLEGE 1976-77	EDUCATIONAL EXPENSES IN 1976-77 F. TUITION AND FEES	EDUCATIONAL EXPENSES IN 1976-77 G. ROOM AND BOARD	FINANCIAL AID RECEIVED IN 1976-77 H. SCHOLARSHIPS OR GIFT AID	FINANCIAL AID RECEIVED IN 1976-77 I. LOANS AND EMPLOYMENT	J. NAME OF INSTITUTION TO BE ATTENDED IN 1977-78	K. Check appropriate box(es) if attending in 1977-78. PUBLIC SCHOOL	PRIVATE SCHOOL	COLLEGE	CHECK IF FULL-TIME STUDENT
1. **Student Applicant**					$	$	$	$	**Same as in Item 6**				
2.													
3.													
4.													
5.													
6.													

48 USE THIS SPACE TO EXPLAIN ALL CIRCLED ITEMS AND ANY UNUSUAL CIRCUMSTANCES.

WORK SHEET
KEEP FOR YOUR RECORDS

CSS, Box 176, Princeton, NJ 08540, or CSS, Box 1501, Berkeley, CA 94701

21014 — F66P6000 — 267065

PARENTS' CERTIFICATION AND AUTHORIZATION

We declare that the information reported on this form, to the best of our knowledge, is true, correct, and complete. We authorize transmittal of copies of this form to the recipients named in item 6 and the use of the form by the CSS as described on the cover of the PCS booklet. We agree that, to verify information reported in this form, we will on request provide to the CSS or any of the named recipients an official photostatic copy of our latest state or U.S. income tax return. We further agree to provide, if requested, any other official documentation necessary to verify information reported.

WARNING: This form may be used in the process of establishing eligibility for federal student aid funds. You should know that intentionally false statements or misrepresentation may subject the filer to a fine or imprisonment, or to both, under provisions of the United States Criminal Code.

To assist in the determination of financial need, we authorize the recipients named in item 6 to discuss the information contained on this form with the student. YES ☐ NO ☐

FATHER OR MALE GUARDIAN'S SIGNATURE	SOCIAL SECURITY NUMBER	DATE
MOTHER OR FEMALE GUARDIAN'S SIGNATURE	SOCIAL SECURITY NUMBER	DATE

▶▶ Be sure to enclose check or money order payable to CSS: $4.50 for first institution or program listed and $2.25 for each additional listing. ◀◀

COLLEGE SCHOLARSHIP SERVICE OF THE COLLEGE ENTRANCE EXAMINATION BOARD

FINANCIAL AID FORM – Academic Year 1977-78

WHAT IS THE FAF?

The purpose of the FAF is to collect information used in determining a student's need for financial aid. You submit the FAF to the College Scholarship Service (CSS), an activity of the College Entrance Examination Board, where it is analyzed. The information you report on the FAF is confidential and is sent only to the recipients you list.

The CSS does not award financial aid; rather it evaluates your financial ability to contribute to the costs of your post-high-school education.

The decision to award financial aid rests with the individual institutions and programs which directly inform students whether or not they are eligible for financial aid. Some of these may also request completion of a separate financial aid application.

WHO COMPLETES THE FAF?

The FAF is filed by students like you who are applying for financial aid for the academic year 1977-78.

If you answer YES to ANY of FAF items 9, 10, or 11 for ANY of the years indicated, your parents MUST complete the parents' section of the FAF. For purposes of responding to these questions, the word "parents" refers to your mother or father or any person (except your spouse) who provides or did provide more than one-half your support.

Even if you answer NO to all three items for all three years, the institution you are applying to may require parents' information. *You should follow any specific instructions you receive from the institution or program.*

When parents' information is required and your parents are separated or divorced, the parents' section of the FAF should be completed by the parent (and parent's present spouse, if any) who has (or had) custody of you.

WHAT PROCEDURES ARE FOLLOWED TO ENSURE ACCURACY?

In the interest of equity and fairness, it is important that you provide accurate and complete information on the FAF. Failure to do so may jeopardize your request for financial aid.

In order to ensure that accurate data are reported on the FAF, the CSS may request authorization to obtain an official copy of your (or your parents') 1976 U.S. income tax return from the Internal Revenue Service. *Do not send any income tax returns with the FAF to the CSS.* Your authorization and any tax returns obtained by using the authorization are confidential and are not sent to the institutions and programs you list to receive the FAF. Some institutions and programs may request that you send a copy of your income tax return to them. If so, send it directly to the requesting institution. In other cases, the CSS on behalf of institutions listed by you may seek verification of the information reported on the FAF.

WHAT IS THE REPORT TO FAF FILER?

The CSS provides an optional *Report to FAF Filer* for a fee of $1. The *Report* gives the filer an opportunity to review and, if necessary, revise the data contained in the FAF that are essential to the analysis of need. It also gives an estimate of the parents' contribution (for the dependent student) or the student's contribution (for the self-supporting student).

Filers of the FAF who wish to receive a copy of the *Report* should add $1 to the processing fee and check the appropriate box on the FAF.

BEFORE MAILING THE FAF

- Check to be sure you have completed all items on the FAF according to the instructions.
- Sign the FAF and have your spouse sign also, if applicable.
- Parents should sign the certification of items 9, 10, and 11 in all cases and of parental data when provided.
- Fold the FAF so that the financial information is facing out.
- Be certain to enclose your check or money order, made payable to the CSS, with the completed form. If the FAF is submitted without the correct fee, it will be returned to you. *Please do not send cash.* The processing fee is $4 for the first institution or program listed in item 72 and $1.50 for each additional one. If you are requesting the *Report to FAF Filer*, an additional fee of $1 should be included.

  The processing fee covers the cost of analyzing the FAF and of sending a copy of the FAF and the analysis to the institutions and programs listed.
- For your convenience and potential use, make a copy of your completed FAF to keep for your records.

MAILING THE FAF

Mail your completed FAF to the appropriate CSS office listed below. The FAF should be mailed at least one month before the earliest financial aid deadline and not after April 30, 1978. Send your FAF to the:

COLLEGE SCHOLARSHIP SERVICE
Box 2700
Princeton, NJ 08540

COLLEGE SCHOLARSHIP SERVICE
Box 380
Berkeley, CA 94701

IF YOU LIVE IN:

Alabama	AL	New Hampshire	NH
Canal Zone	CZ	New Jersey	NJ
Connecticut	CT	New York	NY
Delaware	DE	North Carolina	NC
District of Columbia	DC	Ohio	OH
Florida	FL	Pennsylvania	PA
Georgia	GA	Puerto Rico	PR
Indiana	IN	Rhode Island	RI
Kentucky	KY	South Carolina	SC
Louisiana	LA	Tennessee	TN
Maine	ME	Vermont	VT
Maryland	MD	Virgin Islands	VI
Massachusetts	MA	Virginia	VA
Michigan	MI	West Virginia	WV
Mississippi	MS	Wisconsin	WI

IF YOU LIVE IN:

Alaska	AK	Nebraska	NE
American Samoa	AS	Nevada	NV
Arizona	AZ	New Mexico	NM
Arkansas	AR	North Dakota	ND
California	CA	Oklahoma	OK
Colorado	CO	Oregon	OR
Guam	GU	South Dakota	SD
Hawaii	HI	Texas	TX
Idaho	ID	Trust Territory (Marshall, Mariana, and Caroline Is.)	TT
Illinois	IL		
Iowa	IA		
Kansas	KS	Utah	UT
Minnesota	MN	Washington	WA
Missouri	MO	Wyoming	WY
Montana	MT		

If where you live is not listed above, send your FAF to the CSS office in Princeton, NJ.

AFTER MAILING THE FAF

Changes in circumstances: If your or your family's circumstances change after your FAF has been submitted, write the CSS office to which you sent the FAF. The *Report to FAF Filer*, if requested when submitting the FAF, may also be used to revise FAF data.

Designating another institution or program: If you later wish to have an FAF sent to institutions or programs other than those you originally listed, you must complete another FAF and submit it to CSS with the appropriate fee.

INSTRUCTIONS FOR COMPLETING THE FAF

To avoid delays in processing, it is important that you complete all items on the FAF according to the instructions below and on page 4.

- **Please type or print all entries in black or dark ink; do not use a pencil.**
- **Enter each response in the proper area. Do not make entries outside boxes or enter more than one set of figures in a box.**
- **Enter amounts in dollars; omit cents. Do not use commas between dollar values. For example, if wages, salaries, tips, and other compensation are $5,398.24, enter 5398.**
- **Do not leave dollar items blank. Enter a zero (0) where appropriate. Do not use words such as "unknown," "none," or "same." If the actual amounts are not available or if you have not filed your 1976 U.S. income tax return, provide your best estimates.**
- **Use item 71 to explain all circled items and any unusual circumstances.**

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Financial Aid Form (FAF)

Academic Year 1977-78

Read instructions carefully as you complete this form.
Use / to explain all circled items.
USE BLACK OR DARK INK; DO NOT USE PENCIL.

IMPORTANT: Check the box next to the number of institutions and programs entered in item 72.

- If you wish to receive a copy of the **Report to FAF Filer**, check here and add $1 to the amount checked above..... ☐ $1.00
- Mail this FAF with check or money order for appropriate amount to the CSS.

1 ☐	$4.00	4 ☐	$8.50
2 ☐	$5.50	5 ☐	$10.00
3 ☐	$7.00	6 ☐	$11.50

1 STUDENT'S NAME — STUDENT'S LAST NAME ▲ | STUDENT'S FIRST NAME ▲ | MID. INIT.

2 STUDENT'S DATE OF BIRTH (OPTIONAL) — MONTH | DAY | YEAR

3 SEX — 1 ☐ M, 2 ☐ F

4 STUDENT'S SOCIAL SECURITY NUMBER

5 STUDENT'S PERMANENT MAILING ADDRESS — NUMBER, STREET, AND APARTMENT NUMBER; CITY; STATE ABBREVIATION; ZIP CODE

6 STUDENT'S STATE OF LEGAL RESIDENCE (Use Postal Service abbreviation. See page 1.)

7 STUDENT'S MARITAL STATUS (Check only one box.) — Unmarried ☐ 1, Married ☐ 2, Separated ☐ 3; Date of marriage:

8 IS STUDENT — • a U.S. citizen? Yes ☐ 1 No ☐ 2 • a permanent resident of the U.S. or trust territory? Yes ☐ No ☐

Student must answer questions 9, 10, and 11 for each year.

9 Did (or will) student live with parents or guardian for more than two consecutive weeks during — 1976? Yes ☐ 1 No ☐ 2; 1977? Yes ☐ 1 No ☐ 2; 1978? Yes ☐ 1 No ☐ 2

10 Was (or will) student (be) listed as an exemption on parents' or guardian's U.S. income tax return for — 1976? Yes ☐ 1 No ☐ 2; 1977? Yes ☐ 1 No ☐ 2; 1978? Yes ☐ 1 No ☐ 2

11 Did (or will) student receive financial assistance of $600 or more from parents or guardian during — 1976? Yes ☐ 1 No ☐ 2; 1977? Yes ☐ 1 No ☐ 2; 1978? Yes ☐ 1 No ☐ 2

12 Are both parents (or is guardian) deceased? No ☐ 1 Yes ☐ 2

13A NAME | AGE
HOME ADDRESS
OCCUPATION / EMPLOYER | NUMBER OF YEARS
SOCIAL SECURITY NUMBER ▶ | STATE OF LEGAL RESIDENCE ▶

13B NAME | AGE
HOME ADDRESS
OCCUPATION / EMPLOYER | NUMBER OF YEARS
SOCIAL SECURITY NUMBER ▶ | STATE OF LEGAL RESIDENCE ▶

Enter yearly amounts in boxes only.

	Total 1975	Total 1976	Estimated 1977
14 TAXABLE INCOME BEFORE DEDUCTIONS			
A. Wages, salaries, tips, and other compensation			
1. Father, stepfather, or male guardian		• $	$
2. Mother, stepmother, or female guardian		• $	$
B. Dividends		• $	$
C. Interest income		• $	$
(D) Taxable income other than wages, dividends, and interest (Itemize and give dollar amounts in 71.)		• $	$
15 Add 14A, 14B, 14C, and 14D		$	$
(16) ADJUSTMENTS TO INCOME such as "sick pay," moving expenses, etc. (Itemize and give dollar amounts in 71.)		• $	$
17 Subtract 16 from 15 for adjusted gross income		$	$
18 NONTAXABLE INCOME (See instructions.)			
A. Social security benefits		• $	$
(B) Other nontaxable income (veterans benefits, child support, welfare, etc. Itemize and give dollar amounts in 71.)		• $	$
19 TOTAL INCOME (Add 17, 18A, and 18B.)	$	$	• $
20 U.S. INCOME TAX PAID (See instructions. Do not include any tax overpaid.)		• $	
(21) IRS ITEMIZED DEDUCTIONS (See instructions. Itemize, and give dollar amounts in 71.)		• $	
(22) MEDICAL AND DENTAL EXPENSES NOT COVERED BY INSURANCE (See instructions. Itemize, and give dollar amounts in 71.)		• $	
(23) CASUALTY OR THEFT LOSS(ES) (See instructions. Itemize, and give dollar amounts in 71.)		• $	
24 ENTER TOTAL AMOUNT OF UNREIMBURSED ELEMENTARY OR SECONDARY SCHOOL TUITION AND FEES FOR DEPENDENT CHILDREN IN 1977-78			• $

Enter information in boxes only.

	Estimate of Present Market Value	Unpaid Mortgage Principal or Debts
25 HOME, IF OWNED OR BEING PURCHASED — YEAR PURCHASED 19 ; PURCHASE PRICE $	• $	• $
(26) OTHER REAL ESTATE (Describe in 71.)	• $	• $
(27) INVESTMENTS (STOCKS, BONDS, AND OTHER SECURITIES) (Itemize and give dollar amounts in 71.)	• $	• $
28 BUSINESS, if owned — percent of ownership: • %	• $	• $
29 FARM, if owned — percent of ownership: • %	• $	• $
30 CASH SAVINGS, AND CHECKING ACCOUNTS	• $	
(31) OTHER DEBTS OUTSTANDING (Do not include any debts entered above. See instructions. Itemize, state purpose, and give dollar amounts in 71.)		• $

PARENTS' CERTIFICATION AND AUTHORIZATION SHOULD BE SIGNED BY PARENTS WHETHER OR NOT PARENTS' INFORMATION IS PROVIDED. ▶

32 PARENTS' CURRENT MARITAL STATUS (Check only one box.)
1 ☐ Married 3 ☐ Divorced 5 ☐ Father living, mother deceased
2 ☐ Separated 4 ☐ Mother living, father deceased 6 ☐ Other (Explain in 71.)

33 HAVE YOU FILED YOUR 1976 U.S. INCOME TAX RETURN? Yes ☐ 1 No ☐ 2

34 TOTAL NUMBER OF EXEMPTIONS claimed or to be claimed on parents' 1976 U.S. income tax return. (Enter zero if you are not required to file a 1976 return.) 1976

35 TOTAL SIZE OF PARENTS' HOUSEHOLD. (Include the student named on this form **if a member of parents' household**, parents, other dependent children, other dependents; do not leave blank and do not enter zero; list all children and other dependents by name in 39.)

36 IF STUDENT APPLICANT IS NOT INCLUDED IN 35, CHECK HERE ☐

37 NUMBER IN COLLEGE. How many persons in item 35 (include the student named on this form if entered in 35) will be in college or other post-high-school educational institutions at least half-time during 1977-78? (Do not leave blank and do not enter zero.) 1977-78

38 IF STUDENT APPLICANT IS NOT INCLUDED IN 37, CHECK HERE ☐

39 PROVIDE BELOW INFORMATION FOR **ALL CHILDREN AND OTHER DEPENDENTS** YOU ENTERED IN 35.

A. Name (If you need additional space, use 71.)	B. Age	C. Name of institution to be attended in 1977-78	D. Year in school or college in 1977-78	E. Tuition and fees	F. Full-time student?
1. STUDENT APPLICANT		SAME AS ITEM 72		$	
2.				$	
3.				$	
4.				$	

(To be completed by parent or guardian who has filed this FAF)

40 A. OTHER PARENT'S NAME
HOME ADDRESS
OCCUPATION / EMPLOYER

B. Date of divorce or separation — MONTH | YEAR — If separated but no court action, check here ☐

C. Amount of monthly child support received for all children $

D. According to court order, when will this support end? MONTH | YEAR

E. Is there any agreement specifying a contribution for student's education? ☐ Yes ☐ No — If yes, how much per year? $

If there are special circumstances, check here ☐ and explain in 71.

We declare that the responses to items 9, 10, and 11 and parents' information, if provided, are true, correct, and complete. If parents' information has been provided, we authorize the use of this form by the CSS as described on the cover of the FAF. We further authorize the CSS to transmit the information on this form to federal and state student aid programs for the purpose of assisting the student in being considered for other financial aid. We agree that, to verify parents' information reported in this form, we will on request provide to the CSS or any of the named recipients an official photostatic copy of our latest state or U.S. income tax return. We further agree to provide, if requested, any other official documentation necessary to verify the information reported.

To assist in the determination of financial need, we authorize the recipients named in item 72 to discuss the parents' information contained on this form with the student. YES ☐ NO ☐

Signature of both parents (or guardian) 111 DATE

DATE

Enter information in boxes only. Do not enter monthly amounts.	Calendar Year 1976	Summer 1977 3 months	Estimated Academic Year 1977-78 9 months
41 Student's wages, salaries, tips, etc. (before taxes and deductions) Do not include work-study earnings	$	$	$
42 Spouse's wages, salaries, tips, etc. (before taxes and deductions)	$	$	$
43 Other taxable income (dividends, interest, etc. Itemize and give dollar amounts in 71.)	$	$	$
44 Adjusted gross income (See instructions.) Do not include work-study earnings	$		
Financial assistance from student's parents	$	$	$
46 Financial assistance from spouse's parents	$	$	$
47 Grants, scholarships, educational loans, work-study (Itemize and give source and dollar amounts in 71. Include only aid actually awarded.)	$	$	$
48 Social security benefits	$	$	$
Veterans-GI Bill educational benefits	$	$	$
50 Other nontaxable income and benefits (child support, welfare, etc. See instructions. Itemize, and give dollar amounts in 71.)	$	$	$
TOTAL RESOURCES (Add 41-43 and 45-50.)	$	$	$
52 U.S. INCOME TAX PAID (See instructions. Do not include any tax overpaid.)	$	$	$
53 MEDICAL AND DENTAL EXPENSES NOT COVERED BY INSURANCE (See instructions. Itemize, and give dollar amounts in 71.)	$	$	$
54 CASUALTY OR THEFT LOSS(ES) (See instructions. Itemize, and give dollar amounts in 71.)	$	$	$
55 ENTER TOTAL AMOUNT OF UNREIMBURSED ELEMENTARY OR SECONDARY SCHOOL TUITION AND FEES FOR CHILDREN DEPENDENT ON STUDENT IN 1977-78	$		

	Estimate of Present Market Value	Unpaid Mortgage Principal or Debts
56 CASH, SAVINGS, AND CHECKING ACCOUNTS AS OF JUNE 1, 1977	$	
57 HOME, IF OWNED OR BEING PURCHASED YEAR PURCHASED 19 PURCHASE PRICE $	$	$
58 INVESTMENTS (STOCKS, BONDS, AND OTHER SECURITIES) AND OTHER REAL ESTATE (Describe in 71.)	$	$
59 BUSINESS, if owned — percent of ownership: %	$	$
FARM, if owned — percent of ownership: %	$	$
61 OTHER DEBTS OUTSTANDING (Do not include any debts entered above. See instructions. Itemize, state purpose, and give dollar amounts in 71.)		$

62 TOTAL NUMBER OF EXEMPTIONS claimed or to be claimed on student's (and spouse's) 1976 U.S. income tax return (Enter zero if you are not required to file a 1976 return.) 1976

63 TOTAL SIZE OF STUDENT'S HOUSEHOLD (Include only the student named on this form and others dependent on the student such as spouse, dependent children, other dependents; do not leave blank and do not enter zero; list all children and other dependents by name in 67.)

64 NUMBER IN COLLEGE. How many persons in item 63 (include the student named on this form) will be in college or other post-high-school educational institutions at least half-time during 1977-78? (Do not leave blank and do not enter zero.) 1977-78

65 STUDENT'S —	66 SPOUSE'S —
Occupation:	Name:
Employer:	Occupation:

67 PROVIDE NAMES AND AGES OF CHILDREN AND OTHER DEPENDENTS ENTERED IN 63

NAME	AGE	NAME	AGE	NAME	AGE

I (We) declare that the information reported is true, correct, and complete. I (We) authorize the use of this form by the CSS as described on the cover of the FAF. I (We) further authorize the CSS to transmit the information on this form to federal and state student aid programs for the purpose of assisting the student in being considered for other financial aid. I (We) agree that, to verify information reported in this form, I (we) will on request provide the CSS or any of the named recipients an official photostatic copy of my (our) latest state or U.S. income tax return. I (We) further agree to provide, if requested, any other official documentation necessary to verify information reported.

Signature(s) of student (and spouse) _____ DATE _____ DATE _____

Warning: If this form is to be used in the process of establishing eligibility for federal student aid funds, you should know that intentionally false statements or misrepresentation may subject the filer to a fine or imprisonment, or to both, under provisions of the United States Criminal Code.

68 Student's year in college or post-high-school institution during 1977-78: (Check only one box.)

FIRST (freshman)	SECOND (sophomore)	THIRD (junior)	FOURTH OR FIFTH (undergraduate)	GRADUATE / PROFESSIONAL
1 ☐	2 ☐	3 ☐	4 ☐	5 ☐

69 Name of institution spouse will attend during 1977-78: Year in institution during 1977-78:

Check here if financial aid applicant: ☐

70 For what academic period(s) in 1977-78 does the student want financial assistance? (Check all boxes that apply.)

1 ☐ Summer term, 1977
2 ☐ Fall term, 1977
3 ☐ Winter term, 1977-78
4 ☐ Spring term, 1978
5 ☐ Summer term, 1978
6 ☐ Other (Describe in 71.)

71 Use this space to explain all circled items and any unusual circumstances. Give particular attention to expenses for housing, food, transportation, child care, taxes, etc., which you consider extraordinary. If more space is needed, attach additional sheets of paper.

72 Enter complete names, addresses, and CSS code numbers (if known) of the institutions and programs to which copies of this FAF are to be sent. Do not list an institution or program more than once. If you are unable to obtain a code number, leave the CSS code number box blank.

NAME	CITY	STATE	CSS CODE NO.

INSTRUCTIONS FOR COMPLETING THE FAF (continued from page 1)

ITEMS 1 - 4: Enter all requested student information, making certain that you include the student's date of birth and, optionally, sex and social security number.

ITEM 8: If student is not a U.S. citizen or a permanent resident of the Trust Territory of the Pacific Islands, enter student's visa number in 71.

In completing 14 through 18, enter total annual amounts only. Whenever an individual entry is from more than one source, itemize and give dollar amounts in 71. If actual amounts for 1976 are not available, or if parents' 1976 U.S. income tax return has not been filed, give best estimates. Also, provide best estimates for 1977.

ITEM 14A: For 1976, enter amount for each working parent from the "wages, salaries, tips, and other employee compensation" line of parents' 1976 U.S. income tax return.

ITEM 14B: For 1976, enter amount from the appropriate "dividends" line of parents' 1976 U.S. income tax return.

ITEM 14C: For 1976, enter amount from the "interest income" line of parents' 1976 U.S. income tax return.

ITEM (14D): For 1976, enter amount from the "income other than wages, dividends, and interest" line of parents' 1976 U.S. income tax return. If parents own a business or farm, be certain to include the net profit (sole ownership) or ordinary income (partnership) in this item.

ITEM (16): For 1976, enter amount from the "adjustments to income" line of parents' 1976 U.S. income tax return. Enter only IRS allowable amounts for forfeited interest, "sick pay," moving expense, employee business expense, and payments to a Keogh or Individual Retirement Account (IRA) retirement plan.

ITEM 18A: Enter the total amount of benefits received for all members of the family, *including the student.*

ITEM (18B): Enter *all other* nontaxable income not previously reported.

Include the total annual amount of *veterans benefits* received for all members of the family *except those* received for the student or for other family members who are now or will be in college or other post-high-school education during 1977-78. Enter the amount of benefits to be received only by the student in 49.

In addition to veterans benefits, include child support received, welfare, unemployment benefits, interest on tax-free bonds, untaxed portions of pensions and capital gains, housing and subsistence allowances (for military, clergy, and faculty), allotments, gifts, inheritances, bequests, aid from friends and relatives, and other nontaxable income.

Also, be certain to include any "sick pay" or retirement plan payments entered in 16 above.

ITEM 19: If the amount entered for 1976 is lower by $2,000 or more than that given for 1975, explain in 71. Also, if the amount entered for 1977 is lower by $2,000 or more than that for 1976, explain in 71.

ITEM 20: Enter amount from the "income tax" line of parents' 1976 U.S. income tax return. Enter a zero (0) when no tax is paid. Do not enter from W-2 form tax withheld or the amount of tax refunded. Do not enter state, local, real estate, or self-employment taxes, or total taxable income.

ITEM (21): Enter amount from the "total deductions" line of parents' 1976 U.S. income tax return, Schedule A. If parents took a standard deduction or did not or will not file a return, enter a zero (0).

ITEM (22): Enter the sum of the "medicine and drugs" and "other medical and dental expenses" lines of parents' 1976 U.S. income tax return, Schedule A. If parents took a standard deduction or did not or will not file a return, enter the actual amount of total medical and dental expenses not covered by insurance. Do not enter the cost of medical and dental insurance.

ITEM (23): Enter amount from the "casualty or theft loss" line of parents' 1976 U.S. income tax return, Schedule A. If parents took a standard deduction or did not or will not file a return, determine the amount of each loss not covered by insurance, due to theft or property loss or damage by fire, storm, car accident, shipwreck, etc.; subtract $100 from the amount of each loss; total the net amount of each such loss and enter the sum.

In completing 25 through 31, do *not* report any asset or debt more than once.

ITEMS 25 and (26): If home or other real estate is part of a business or farm, enter a zero (0) and include value in 28 or 29. If other real estate is income-producing, include the net income in 140.

ITEMS 28 and 29: If parents own all or part of a business or farm, enter the percent of ownership, the total market value (including buildings, machinery, etc.) and the total amount of unpaid mortgage principal or related debts. If parents are the sole owners of the business or farm, enter 100 for percent of ownership.

ITEM (31): Do not include any expenses already entered in 20-23 or any debt entered above. *Include only debt outstanding from 1975 or before.* Include such *past* debts as medical and dental expenses; remaining business indebtedness if business dissolved; funeral expenses; legal fees; educational indebtedness for parents' education; unreimbursed job-related moving expenses; natural disasters not covered by insurance; liens; and living expenses if business failure, prolonged illness, and unemployment have depleted assets and forced indebtedness. *Do not include any other type of debt outstanding.*

ITEM 35: Enter the total number of persons for whom parents provide more than half-support. Be certain to include parents, parents' dependent children including the student named on this form (if a member of parents' household), and other dependents of parents. Do not leave blank and do not enter zero. List children and other dependents in 39.

ITEM 37: If parents are included in this item, provide in 71 the same educational information as requested for children and other dependents in 39.

In completing 41 through 50, whenever an individual entry is from more than one source, itemize and give dollar amounts in 71. If actual amounts for 1976 are not available, or if you have not filed your 1976 U.S. income tax return, give best estimates. Also, provide best estimates for 1977-78.

ITEM (43): Enter all taxable income not reported in 41 or 42, such as dividends, interest, alimony received, estate or trust income, business or farm profit, rent, income, appreciation or capital gains, pensions, annuities, and endowments. Do not include work-study earnings.

ITEM 44: Enter your and your spouse's "adjusted gross income" from your 1976 U.S. income tax return(s). Do not include work-study earnings. If you have not yet filed a 1976 return, but plan to do so, enter the amount to be listed as "adjusted gross income."

ITEM 48: Enter the total amount of social security benefits received by student and student's spouse, dependent children, and other dependents.

ITEM 49: Enter only the Veterans Educational Assistance-GI Bill or War Orphan and Widow's Education Assistance Program benefits received because you are or will be a student.

ITEM (50): Enter *all other* nontaxable income and benefits not previously reported.

Include the total amount of *veterans benefits* received for student's spouse, dependent children, and other dependents. Do not include those received for the student or for other family members who are now or will be in college or other post-high-school education during 1977-78. Enter the amount of benefits to be received only by the student in 49.

In addition to veterans benefits, include child support received, welfare, unemployment benefits, interest on tax-free bonds, untaxed portions of pensions and capital gains, housing and subsistence allowances (for military, clergy, and faculty), allotments, gifts, inheritances, bequests, aid from friends and relatives other than parents, and other nontaxable income and benefits.

ITEM 52: Enter amount from the "income tax" line of your 1976 U.S. income tax return. Enter a zero (0) when no tax is paid. Do not enter from W-2 form tax withheld or the amount of tax refunded. Do not enter state, local, real estate, or self-employment taxes, or total taxable income. Also, provide best estimate for 1977-78.

ITEM (53): Enter the sum of the "medicine and drugs" and "other medical and dental expenses" lines of your 1976 U.S. income tax return, Schedule A. If you took a standard deduction or did not or will not file a return, egter the actual amount of total medical and dental expenses not covered by insurance. Do not enter the cost of medical and dental insurance. Also, provide best estimate for 1977-78.

ITEM (54): Enter amount from the "casualty or theft loss" line of your 1976 U.S. income tax return, Schedule A. If you took a standard deduction or did not or will not file a return, determine the amount of each loss not covered by insurance, due to theft or property loss or damage by fire, storm, car accident, shipwreck, etc.; subtract $100 from the amount of each loss; total the net amount of each such loss and enter the sum. Also, provide best estimate for 1977-78.

In completing 56 through 61, do not report any asset or debt more than once.

ITEM 57: If home is part of a business or farm, enter a zero (0) and include value in 59 or 60.

ITEM (58): If investments or other real estate is part of a business or farm, enter a zero (0) and include value in 59 and 60. If investments or other real estate is income-producing, include the net income in 43.

ITEMS 59 and 60: If you own all or part of a business or farm, enter the percent of ownership, the total market value (including buildings, machinery, etc.) and the total amount of unpaid mortgage principal or related debts. If you are the sole owner of the business or farm, enter 100 for percent of ownership.

ITEM (61): Do not include any expenses already entered in 52-54 or any debt entered above. *Include only debt outstanding from 1975 or before.* Include such *past* debts as medical and dental expenses; remaining business indebtedness if business dissolved; funeral expenses; legal fees; unreimbursed job-related moving expenses; natural disasters not covered by insurance; liens; and living expenses if business failure, prolonged illness, and unemployment have depleted assets and forced indebtedness. *Do not include any other type of debt outstanding.*

ITEM 63: Enter the total number of persons for whom the student provides more than half-support. Be certain to include yourself, spouse, dependent children, and student's other dependents. Do not leave blank. Enter one (1) if you are dependent on your parents and have no dependents of your own. If you have children or other dependents, list them by name in 67.

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Appendix B
Study Sample File Description

TAPE LAYOUT FOR:

1977/78 WILLINGNESS STUDY

QUEST #	FIELD DESCRIPTION	LGTH	LOCATION	REMARKS, CODING STRUCTURE, ETC.
	Filler	26	001-026	Note: all filler fields contain either spaces or non-QUEST data
15	Business/Farm family	1	027-027	1 = YES 2 = NO
16	# of parents	1	028-028	1 = 2 parents 2 = 1 parent
17	Family size	2	029-030	1 to 9
18	# of dependent children in college	1	031-031	1 to 5
	Filler	21	032-052	
22	Class level	1	053-053	1 = freshmen 2 = sophomore 3 = junior 4 = senior
	Filler	6	054-059	
25	Type of filer	1	060-060	1 = Single institution 2 = 2 or more institutions
	State of residence	2	061-062	Standard postal abbv.
26	Region of residence	1	063-063	1 = New England 2 = Middle Atlantic 3 = South 4 = Midwest 5 = Southwest 6 = West

1977/78 WILLINGNESS STUDY

QUEST #	FIELD DESCRIPTION	LGTH	LOCATION	REMARKS, CODING STRUCTURE, ETC.
	Filler	40	064-103	
	Source of data	1	104-104	1 = PCS 2 = FAF
	Filler	21	105-125	
	*State of institution	2	126-127	Standard postal abbv.
23	*In/out of state student	1	128-128	1 = out 2 = in
	Filler	15	129-143	
24	*Type/control of institution	1	144-144	1 = 2yr public 2 = 2yr private 3 = 4yr public 4 = 4yr private 5 = proprietary
	Filler	56	145-200	
13	*Tuition	2	201-202	01 = Name 02 = $1 to $299 03 = $300 to $549 04 = $550 to $799 05 = $800 to $1,199 06 = $1,200 to $1,599 07 = $1,600 to $1,999 08 = $2,000 to $2,399 09 = $2,400 to $2,699 10 = $2,700 to $2,999 11 = $3,000 to $3,399 12 = $3,400 to $3,799 13 = $3,800 to $4,199 14 = $4,200 and over

1977/78 WILLINGNESS STUDY

QUEST #	FIELD DESCRIPTION	LGTH	LOCATION	REMARKS, CODING STRUCTURE, ETC.
14	*Total budget	2	203-204	01 = Under $2,000 02 = $2,000 to $2,499 03 = $2,500 to $2,999 04 = $3,000 to $3,499 05 = $3,500 to $3,999 06 = $4,000 to $4,499 07 = $4,500 to $4,999 08 = $5,000 to $5,499 09 = $5,500 to $5,999 10 = $6,000 to $6,499 11 = $6,500 to $6,999 12 = $7,000 and over
2	BEOG index (w/o S.C.)	2	205-206	Set "A"
1	Parents' willingness to pay	2	207-208	Set "A"
6	P.C. per uniform methodology	2	209-210	Set "A"
19	Parents' medical expenses	2	211-212	Set "A"
20	Parents' casualty expenses	2	213-214	Set "A"
21	Parents' tax expenses	2	215-216	Set "A"
10	Student contribution (S.C.) per uniform methodology	2	217-218	1 = $500 2 = $501 to $599 3 = $600 4 = $601 to $699 5 = $700 6 = $701 to $949 7 = $950 to $1,199 8 = $1,200 to $1,799 9 = $1,800 to $2,399 10 = $2,400 and over

1977/78 WILLINGNESS STUDY

QUEST #	FIELD DESCRIPTION	LGTH	LOCATION	REMARKS, CODING STRUCTURE, ETC.
11	Total parental income	2	219-220	Set "C"
12	Total parental assets	2	221-222	Set "D"
3	Difference between BEOG & Willingness (full)	2	223-224	Set "B"
4	*Difference between BEOG & Willingness (up to cost)	2	225-226	Set "B"
5	*Difference between BEOG & Willingness (up to cost minus SC)	2	227-228	Set "B"
7	Difference between PC & Willingness (full)	2	229-230	Set "B"
8	*Difference between PC & Willingness (up to cost)	2	231-232	Set "B"
9	*Difference between PC & Willingness (up to cost minus SC)	2	233-234	Set "B"
27	Parents' wage income	2	235-236	Set "C"
28	Parents' interest & dividend income	2	237-238	Set "A"

1977/78 WILLINGNESS STUDY

QUEST #	FIELD DESCRIPTION	LGTH	LOCATION	REMARKS, CODING STRUCTURE, ETC.
29	Parents' other taxable income	2	239-240	Set "A"
30	Parents' non-taxable income	2	241-242	Set "A"
31	Parents' home equity	2	243-244	Set "D"
32	Parents' Business and/or Farm equity	2	245-246	Set "D"
33	Parents' other assets	2	247-248	Set "D"
	Filler	52	249-300	

Notes: *These fields are only available for students filing a PCS or FAF to a single institution.

Tape Characteristics:

9 track, 1600 BPI
No labels, EBCDIC
LRECL = 300, BLKSIZE = 3000

SET "A"

00 NONE
01 $ 1 TO $ 199
02 $ 200 TO $ 599
03 $ 600 TO $1199
04 $1200 TO $1799
05 $1800 TO $2399
06 $2400 TO $2999
07 $3000 TO $3599
08 $3600 TO $4199
09 $4200 TO $4799
10 $4800 TO $5399
11 $5400 TO $5999
12 $6000 AND OVER

SET "B"

01 WILLINGNESS GREATER BY: OVER $1000
02 WILLINGNESS GREATER BY: $751 - $1000
03 WILLINGNESS GREATER BY: $501 - $750
04 WILLINGNESS GREATER BY: $251 - $500
05 WILLINGNESS GREATER BY: $51 - 250
06 WILLINGNESS/ABILITY EQUAL (+/- $50)
07 WILLINGNESS LESS BY: $51 - $250
08 WILLINGNESS LESS BY: $251 - $500
09 WILLINGNESS LESS BY: $501 - $750
10 WILLINGNESS LESS BY: $751 - $1000
11 WILLINGNESS LESS BY: $1001 - $1500
12 WILLINGNESS LESS BY: $1501 - $2000
13 WILLINGNESS LESS BY: $2001 - $2500
14 WILLINGNESS LESS BY: $2501 - $3000
15 WILLINGNESS LESS BY: $3001 - $4000
16 WILLINGNESS LESS BY: $4001 - $5000
17 WILLINGNESS LESS BY: $5001 - $6000
18 WILLINGNESS LESS BY: $6001 - $7000
19 WILLINGNESS LESS BY: $7001 & OVER

SET "C"

00 NONE
01 UNDER $3000
02 $3000 TO $5999
03 $6000 TO $8999
04 $9000 TO $11,999
05 $12,000 TO $14,999
06 $15,000 TO $17,999
07 $18,000 TO $20,999
08 $21,000 TO $23,999
09 $24,000 TO $26,999
10 $27,000 TO $29,999
11 $30,000 TO $32,999
12 $33,000 TO $35,999
13 $36,000 TO $38,999
14 $39,000 TO $41,999
15 $42,000 TO $44,999
16 $45,000 AND ABOVE

SET "D"

00	NONE
01	UNDER $3000
02	$3000 TO $5999
03	$6000 TO $8999
04	$9000 TO $11,999
05	$12,000 TO $15,999
06	$16,000 TO $19,999
07	$20,000 TO $24,999
08	$25,000 TO $29,999
09	$30,000 TO $34,999
10	$35,000 TO $39,999
11	$40,000 TO $49,999
12	$50,000 TO $74,999
13	$75,000 TO $99,999
14	$100,000 AND ABOVE

Appendix C
References

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4. Huff, Robert P. "Need assessment of upper-middle income families -- are they being excluded?" College Board Review, No. 86, Winter, 1972-73, pp. 25 - 28.

5. Schaefer, William P. "College costs vs. middle incomes -- a proposal." The Journal of Student Financial Aid. Vol. 3, No. 2, June, 1973, pp. 38 - 48.

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8. "A new plan for student aid in Wisconsin." Financial Aid Report, Vol. 3, No. 3, June, 1974, pp. 8 - 11.

9. Van Dusen, W. D. The Aid Applicant Population at Postsecondary Institutions Using the Services of the College Scholarship Service. (New York, New York: College Entrance Examination Board) in press.